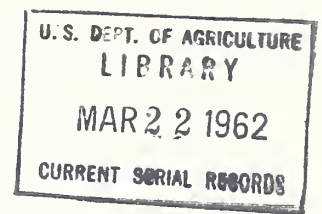


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**JOB-RELATED EXPENDITURES AND MANAGEMENT
PRACTICES OF GAINFULLY EMPLOYED WIVES
IN FOUR GEORGIA CITIES**

Home Economics Research Report No. 15
50 Agricultural Research Service
UNITED STATES DEPARTMENT OF AGRICULTURE

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Evelyn Grossman acted as statistical advisor throughout the study. Minnie Belle McIntosh supervised the collection and tabulation of the data, assisted by Janis Moore. Lucille Dean also helped with the tabulations.

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JOB-RELATED EXPENDITURES AND MANAGEMENT PRACTICES OF GAINFULLY EMPLOYED WIVES IN FOUR GEORGIA CITIES

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SUMMARY

The employment of married women in the United States has increased almost continuously since 1940. At that time 15 percent of all wives (with husband present) were in the labor force; in 1958, 31 percent of them were. The study reported here was an attempt to answer some of the questions raised by this significant change in the pattern of family life. Specifically, it was undertaken to learn what proportion of a wife's earnings go for employment-related expenses, and how certain management practices of gainfully employed wives may differ from those of the nonemployed.

The 365 families studied lived in 4 small cities in Georgia. Of these, 186 had wives who were gainfully employed for 1,000 hours or more during the calendar year 1957, and 179 wives who reported no employment for that year. Each wife was under 55 years of age, had a household consisting of not more than 6 members, and a husband who was employed full time (2,000 hours or more) in the schedule year.

Fifty-five percent of the employed wives worked full time in 1957; 45 percent worked less than full time. More worked in textile mills than any other one type of place. Their earnings ranged from \$388 to \$5,006 (before taxes), with an average of \$2,200.

Adding the wife's earnings to those of her husband increased the average after-tax income of the families of employed wives from \$3,416 to \$5,210. The average income of the families with nonemployed wives was \$4,164.

The average amount spent by working wives for directly job-related expenses (such as income taxes; social security taxes; transportation to and from work, meals at work, work clothing, and gifts for fellow employees) was \$614 in the 12 months of 1957. The average amounts spent for "extra" paid help and for clothing and personal care were \$184 and \$105, respectively. Employed wives with small children made a considerably larger "extra" ex-

penditure for paid help than those with no children under 6.

The average net earnings of the employed wives—that is, total earnings minus employment-related expenses and "extra" for paid help and clothing—amounted to three-fifths of total earnings. Directly job-related expenses took 27.9 percent of earnings, extra hired help 8.4 percent, and extra clothing and personal care 4.8 percent. Wives with children under 6 netted, on the average, a little more than half of their earnings as compared with about three-fifths for all-adult families and those with children aged 6 to 17. In general, the proportion of the wife's earnings left after direct and "extra" expenses decreased as the husband's income rose, due largely to higher income taxes.

Effects of the wife's employment on her homemaking practices were explored by comparing employed and nonemployed wives with respect to management in a few specified areas. In general, this comparison showed smaller differences than might have been expected.

Management practices of the employed and nonemployed wives differed most, perhaps, in the extent of delegation of household tasks to paid help. More employed than nonemployed wives reported paid help for each of the four household tasks they were questioned about: Child care, laundry work, general housework, and sewing. Among families with children under 6, 92 percent with employed wives and 29 percent with nonemployed wives had some paid help for child care. Among families with children 6 to 17 years old, the corresponding figures were 36 and 7 percent.

Expenditures for laundry work were reported by 76 percent of the employed and 59 percent of the nonemployed wives, and expenditures for general housework by 49 and 26 percent, respectively. Thirty-one percent of the employed and 18 percent of the nonemployed had paid help for family sewing.

About the same proportion (1 in 4) of nonemployed as of employed wives reported meals

purchased and eaten away from home (in addition to those at work or school) during the week preceding the interview. Two-person employed-wife families were the ones most likely to have bought meals away from home. Families that "ate out" spent more for these meals away from home, on the average, when the wife was employed. This was true for expenditure per meal as well as total expenditure for the week.

The average number of meals prepared in the home during the week preceding the interview was 17.6 for the employed wives and 20.2 for the nonemployed. Fewer employed than nonemployed wives at each family income level reported the use of frozen foods in meals at home during the week. Most women in both employment groups used commercially canned foods. Most of them also made one or more of eight listed baked foods during the week. The employed wives made, on the average, 8.6 batches of baked goods, the nonemployed 10.0 batches—enough in both cases to average 1 for every 2 meals prepared at home. Ten percent of the batches made by employed wives and 13 percent of those made by nonemployed wives were made from a commercial mix.

Thirty-nine percent of the employed wives and 55 percent of the nonemployed did some home sewing (other than mending) in 1957. Except in 2-person families, however, the employed wives who did sewing made a larger

average number of major garments than the nonemployed.

A somewhat larger proportion of the employed- than the nonemployed-wife families were making payments on their homes (37 and 33 percent, respectively) and on personal installment debts (84 and 74 percent) in 1957. Personal debt payments (on cars, other consumer goods, and cash loans) averaged \$469 for the employed-wife families making payments and \$426 for the nonemployed. Employed-wife families in the middle-income group made larger debt payments, and those in the low- and high-income groups made smaller payments than the nonemployed at the same levels.

Employed wives spent more than nonemployed for clothing and personal care, at each income level. Average expenditures in 1957 for clothing for general wear and for personal care for the employed wives were \$197 and \$54, respectively, and for the nonemployed \$113 and \$33. Twenty-two percent of the employed women also made expenditures for special work clothing, increasing the total for clothing by about \$10.

Wives whose husbands had low incomes were more likely to have specified items of household equipment if they were employed. This suggests that the working wives used some of their own earnings to buy equipment they could not have from their husbands' earnings alone. With higher incomes the husbands provided more of these items.

BACKGROUND AND PLAN OF THE STUDY

About 31 percent of U.S. wives (husband present) were in the labor force in 1958.¹ However, they were not all receiving paychecks, for the "labor force," as enumerated by the Census Bureau, includes—in addition to persons in remunerative jobs—some looking for work and some working without pay for 15 hours or more on a family farm or business during a specific week. The two latter groups are relatively small, so it is likely that well over a fourth of the total number of wives in the population were employed in paying jobs in 1958.

The trend in the employment rate for wives has been almost continuously upward since 1940. That year only 15 percent of them were in the labor force. During the war years women of all ages took jobs to contribute toward the country's defense. At the war's end,

women's employment dropped but only temporarily. By the late 1940's the proportion of wives working in paying jobs outside their homes was rising again, and it has continued to increase since.

The outlook is for increasing numbers of working wives. It is anticipated that the rate of employment will rise, particularly for women 35 to 44 years old. This prediction is based in part on two population trends: (1) The tendency for women to complete their families at an earlier age than previously, and (2) the rising level of education. Women who have been to college, census reports show, are more likely to be gainfully employed than those with fewer years of schooling.

Many considerations must enter into a wife's decision as to whether she will take employment outside the home. They include questions of the possible social, psychological, and economic effects on the family. An important economic consideration is how much farther ahead the family will be financially if the wife takes a job than if she remains a full-time

¹ U.S. Department of Commerce, Bureau of the Census. Current Population Reports, Series P-50, No. 89. Annual Report on the Labor Force, 1958. Table D, p. 5.

homemaker and devotes her energies to household production. As an employed woman she will have expenses she would not have as a housewife. How much of her earnings will these take? How much will other family expenses be increased? How much will she have left to add to the family purse?

Closely related to these questions is another group concerned with the effect of the employment of the wife on practices of home and money management. Does employment away from home mean that the wife carries on less household production, delegates more duties to paid help or commercial agencies, and thus loses the financial advantage that might be gained from "do-it-yourself" projects she could carry out if she were a full-time homemaker? Does the employed wife, for example, do less home sewing? less home food preservation? send the laundry out more? use more prepared and semi-prepared foods?

This report presents findings from a pilot study, the purpose of which was to explore the possibilities of getting answers to such questions as these. The families studied lived in

four small cities in Georgia. They were selected from a representative sample drawn by the Georgia Agricultural Experiment Station and participating in a consumer marketing survey conducted by that Station. In all the interviews, which took place in March and April 1958, the wife was the principal respondent, though the husband frequently participated. The data in the report describe the experience and practices of the specific group of families interviewed, and would not necessarily apply to others.

No attempt was made in this study to evaluate the noneconomic advantages a wife may find in being employed in a paying job, which cannot be given a money value. Many women do feel such advantages—in the personal satisfaction gained from doing work in a chosen profession or business, from contributing to the Nation's production, from contact with coworkers, and from being a part of events taking place outside the home. No attempt was made, either, to inquire into the effects of the wife's employment on the development of her children or on other family relationships.

DESCRIPTION OF THE FAMILIES

Each household included in the sample had seven characteristics, which had been designated as eligibility requirements. They were as follows:

1. The family included both a husband and a wife and was in existence during all of 1957.
2. The husband had full-time employment in 1957 (2,000 or more hours).
3. The household had not more than six members.
4. The wife was under 55 years of age.
5. The wife in 1957 was (a) employed 1,000 or more hours, or (b) not employed at all.
6. If the wife was employed, her job was not in a family-owned business in which her husband also worked.
7. The income in 1957 of husband and wife together did not exceed \$15,000.

All the families interviewed in the household marketing study of the Georgia Agricultural Experiment Station who met these requirements were included in the present study.² The wives in 186 of these families were gainfully employed outside the home for 1,000 hours or more in 1957; those in 179 families were not employed at all. The former are the employed wives of this report, the latter the nonemployed wives.

Age of Wife; Size, Type, and Race of Family

The two groups differed considerably in such characteristics as age of wife and size and income of family. Though a closer matching would have been desirable for making comparisons, it was not possible to achieve with the sampling method used. The employed wives tended to be older than the nonemployed and to have fewer children at home (table 1).

TABLE 1.—*Age of wife and number of children under 18, by employment status of wives*

Age of wife and number of children	Employed wives	Nonemployed wives
	<i>Percent</i>	<i>Percent</i>
All families.....	100	100
Age of wife:		
Under 30 years.....	25	37
30-39 years.....	39	34
40-54 years.....	35	29
Children under 18:		
None.....	34	17
1 or 2 children.....	50	60
3 or 4 children.....	16	23

Closely related to these two characteristics are size of the household and type of the family. Employed wives had smaller households, on the average, and fewer of them had small children.

² For further details about the sample see page 33 in Appendix A.

For example, the proportion of families with children under 6 years old was twice as great in the nonemployed as in the employed group (table 2). One in three employed wives and one in six nonemployed wives had families made up of adults only. U.S. Census Bureau surveys show that mothers tend to remain out of the labor force until their children are at least of school age.

TABLE 2.—*Size of household and family type, by employment status of wives*

Size of household and family type	Employed wives	Nonemployed wives
	<i>Percent</i>	<i>Percent</i>
All families.....	100	100
Size of household:		
2 persons.....	26	8
3 or 4 persons.....	50	67
5 or 6 persons.....	24	25
Family type:		
All adults.....	34	17
With children 6-17 only..	38	23
With children under 6....	28	60

The all-adult families with employed wives tended to be younger than those with nonemployed wives. Half of the former had wives under 40, compared with about a third of the latter.

Among the 365 families included in the study were 49 Negro families, 34 with employed and 15 with nonemployed wives. These constituted 18 percent of the entire group of employed wives, and 8 percent of the nonemployed.

Education of Wife

The employed and the nonemployed wives were quite comparable in the amount of formal education they had attained. About half of each group did not graduate from high school, and about one-eighth had 1 year or more of college training, as the following summary shows:

Highest grade in school completed:	Employed wives <i>Percent</i>	Nonemployed wives <i>Percent</i>
0-8	30	34
9-11	19	21
12	38	34
13 or more	13	11

About 15 percent of each group reported 1 year or more of some type of vocational training, such as business school, nursing, or beauty culture, in addition to their formal schooling.

Type and Amount of Work Done By Employed Wives

Type of work.—The largest single source of employment of the wives was the textile mills.

Most of these jobs involved operating looms and other machinery (classed as operative work in the following summary).

Type of work:	Employed wives <i>Percent</i>
Operative and kindred	45
Clerical, sales, and kindred	25
Service:	
Household	10
Other	8
Professional and managerial.....	12

Number of hours of employment.—As is true in the female labor force as a whole in this country, many of the wives in the four Georgia cities worked only part time. A large number of the wives in the sample used by the Georgia Agricultural Experiment Station in its marketing study were eliminated from the present study, because they reported employment in 1957 amounting to less than 1,000 hours. Of the 186 employed wives included in this study, 55 percent worked full time (i.e., 2,000 hours or more) during the schedule year; 15 percent worked from 1,750 to 1,999 hours; and 31 percent worked from 1,000 to 1,749 hours. Teachers who taught during the entire school year were considered full-time workers.

The younger wives most frequently worked fewer hours. Of the working wives under 30 years old 28 percent worked less than 1,500 hours, compared with 21 percent of those 30 to 39 years old and 15 percent of women who were 40 or over. Also, 63 percent of the employed wives in all-adult families worked full time; 57 percent of those in families with children 6 to 17 years old but none younger; and 42 percent of those with children under 6.

Change in Employment Status of Wives

Of the 186 wives classified as employed in 1957, 20 (11 percent) were nonemployed at the time of the interview early in 1958. Of the 179 who were nonemployed in 1957, 7 (4 percent) were employed when interviewed.

More changes in work status were made by young than by older wives. Of the 20 who changed from employed to nonemployed, 12 were under 30 years of age, 6 were between 30 and 39, and 2 were 40 or over. Of the 7 who changed from nonemployed to employed status, 4 were under 30, 2 were between 30 and 39, and 1 was 40 or over. Altogether, about 14 percent of the wives under 30 years old changed employment status, compared with 6 percent of those between 30 and 39 and 3 percent of the oldest group.

Approximately two-thirds of each group of wives reported some work experience before marriage. The duration of this employment

tended to be longer for the employed wives, however, for 49 percent of them as compared with 33 percent of the nonemployed worked 3 or more years. Wives with more schooling were somewhat more likely to have been employed before marriage than those with less schooling.

Wife's Reasons for Working

Most of the employed wives felt the need to earn money to supplement their husband's incomes. When asked why they were working, three-fifths simply stated that they were employed to get extra money, without giving any details as to its use. One-fifth said they were working to earn money for a definite purpose, like paying specific debts, making mortgage payments, building up an educational fund for their children, or supporting persons outside the family. Seventeen percent mentioned noneconomic reasons for working—15 percent that they liked work outside the home better than housekeeping, and 2 percent that their doctors had prescribed employment. Proportionately more of the women with 13 or more years of schooling than of those with less education gave noneconomic reasons for their employment (36 and 14 percent, respectively).

Incomes of Employed Wives

Money income.—The employed wives earned in 1957 amounts ranging from \$388 to \$5,006, with an average of \$2,200 (before tax). The income distribution was as follows:

		<i>Employed wives Percent</i>
Wife's income (before tax):		
\$999 or less	.....	14
\$1,000–\$1,999	.....	28
\$2,000–\$2,999	.....	32
\$3,000–\$3,999	.....	23
\$4,000 or over	.....	3

The lower incomes went largely to women who were employed part time. Of those who earned less than \$2,000, 60 percent worked less than 1,750 hours. Among women earning \$2,000 or more, only 9 percent worked less than 1,750 hours. Young wives tended to have lower incomes than older wives—partly, at least, because they more frequently worked less than full time.

Incomes of wives were also related to the type of work they did. Among service workers, 88 percent had incomes under \$2,000 and 59 percent under \$1,000. The proportion of other occupational groups with incomes this low were considerably smaller, as shown in table 3.

TABLE 3.—*Earnings of employed wives in 1957, by type of employment*

Type of employment	Total wives		Earnings (before tax)				
			Under \$1,000	\$1,000–\$1,999	\$2,000–\$2,999	\$3,000–\$3,999	\$4,000 and over
	<i>Number</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
All.....	186	100	14	28	32	23	3
Operative and kindred.....	84	100	2	35	45	18	.....
Clerical, sales, and kindred.....	47	100	4	26	32	30	9
Service.....	32	100	59	28	9	3	.....
Professional and managerial.....	23	100	¹ 13	¹ 9	17	57	4

¹ The professional and managerial workers with incomes under \$2,000 were two part-time teachers, two nurses, and one beauty shop owner-operator who worked only part time.

Incomes of \$3,000 or more were reported by 18 percent of the women who worked as operatives, 38 percent of the clerical and sales workers, and 61 percent of the professional and managerial workers. Only one service worker—a beauty operator—had an income in this range.

There was some tendency for wives with higher incomes to have husbands with relatively high incomes. Among wives with \$3,000 or more, for example, 46 percent had husbands with \$4,000 or more before taxes and 21 percent had husbands with less than \$3,000. Among

wives with earnings under \$2,000, 38 percent had husbands with \$4,000 or more and 47 percent had husbands with less than \$3,000.

Nonmoney income.—A fourth of the employed wives received some nonmoney income in connection with their jobs. Eighteen percent received meals and 10 percent received other goods or services, or discounts on purchases made from their employers. More in service work than in other types of jobs received nonmoney income. Of the service workers, 84 percent received some nonmoney income—81 percent free meals, 34 percent other

types. About one-fifth of the professional and clerical and sales workers received some non-money income, mainly in the form of merchandise or discounts.

Valued at 50 cents each (the average amount spent per meal by wives who bought meals at work), free meals amounted, on the average, to \$150 per woman reporting any such meals and \$27.47 per employed wife.³ The average value of nonmoney compensation of other types was \$99 per woman reporting, or \$10 per employed wife. The value of nonmoney compensation is not included in the income figures for employed wives in this report.

Employment and Income of Husbands

The 365 husbands included in the study were employed full time in 1957.⁴ Table 4 shows their distribution and their average after-tax income by occupation. Income from interest, dividends, rents, board, and cash contributions of family members are counted as husband's income.

TABLE 4.—*Husbands' occupation and average income in 1957, by employment status of wives*

Occupation of husband	Husbands of —		Average income of husband (after tax) ¹	
	Employed wives	Non-employed wives	Employed wives	Non-employed wives
	Percent 100	Percent 100	Dollars 3,416	Dollars 4,164
All.....				
Professional, managerial, proprietor...	27	32	4,085	5,265
Clerical, sales	12	18	3,842	4,280
Craftsman, foreman.....	13	14	3,877	4,520
Operative.....	31	23	2,897	3,209
Service worker	10	5	3,086	3,373
Laborer.....	7	8	2,011	2,367

¹ Includes earnings from employment plus income from interest, dividends, and rents.

TABLE 5.—*Income distribution of families with employed and nonemployed wives*

Income (after tax)	Families with employed wives distributed by —				Families with nonemployed wives distributed by husband's income	
	Husband's income		Family income ¹			
	Number	Percent	Number	Percent	Number	Percent
All.....	186	100	186	100	179	100
Under \$3,000.....	74	40	21	11	52	29
\$3,000-\$4,999.....	93	50	64	34	76	42
\$5,000 and over.....	19	10	101	54	49	27
No information.....					2	1

¹ "Family income" refers to the combined income of husband and wife.

The families with employed wives were less well off than those with nonemployed wives with respect to income provided by the husband. This is shown by the average after-tax incomes given in table 4.

Total Family Income (Husband's Plus Wife's)

The addition of the wife's income to that of her husband changed the income distribution of the families with employed wives considerably. Wives' earnings reduced the proportion of families with less than \$3,000 after taxes

from 40 to 11 percent of the employed group, and increased the proportion with \$5,000 or more from 10 to 54 percent (table 5).

More than half (18) of the 34 Negro families in the employed-wife group and all 15 in the nonemployed-wife group had family incomes (after tax) under \$3,000. Among the employed-wife families, Negroes made up 86 percent of the group with incomes under \$3,000, 19 percent of the group with \$3,000 to \$4,999, and 4 percent of the \$5,000-and-over group. Among the nonemployed-wife families, Negroes were 29 percent of the under-\$3,000 group, but were not represented in the two upper income groups.

Earnings of wives increased the average after-tax income of their families by \$1,794, bringing the average for families of working wives up from \$3,416 to \$5,210 (table 6).

³ Meals were valued at actual value in a few cases where respondents could give this. For example, a nurse received free meals for which others had to pay \$22.50 per month.

⁴ See eligibility requirements on page 3.

TABLE 6.—Average income of families with employed and nonemployed wives, by husband's income class

Husband's income (after tax)	Families with employed wives		Families with nonemployed wives
	Husband's income	Family income	Husband's income
All.....	\$3,416	\$5,210	\$4,164
Under \$3,000.....	2,219	3,748	2,384
\$3,000-\$4,999....	3,861	5,817	4,036
\$5,000 and over..	5,904	7,934	6,251

This compared with an average of \$4,164 for the families with nonemployed wives. In other words, the group of women who worked outside their homes raised the average income of their families from a position lower than that of the nonemployed group to one well above that achieved by the families in which the wives did not work.

Effect of Income Distribution in Analysis

The difference in the distribution by family income of the employed-wife and nonemployed-wife families had implications for interpretation of the data. The employed-wife families were heavily concentrated (54 percent) in the highest income class, with few (11 percent) in the lowest class. An overall average for this group, therefore, would tend to be like that for families at the higher end of the income scale. The nonemployed-wife families, on the contrary, were heavily concentrated (42 percent) in the middle-income class, with the others about evenly divided between low- and high-income classes (29 and 27 percent, respectively). Thus, an overall average for the nonemployed-wife families would tend to be like that for the middle-income class.

In instances where characteristics affected by income are being considered, therefore, a comparison of the employed- and nonemployed-wife families on the basis of the overall averages is less revealing of employment-related differences than a comparison on the basis of averages for each income class.

JOB-RELATED EXPENDITURES AND NET INCOMES OF EMPLOYED WIVES

The main purpose of the study, as previously stated, was to learn how much of the working wife's total earnings would be left after expenses related to her employment were paid. Two types of expenses were taken into consideration: (1) Those directly linked to the woman's employment, such as income taxes (Federal and State); social security taxes; and expenditures for transportation to and from work, meals and snacks at work, work clothing, and gifts and flowers for fellow workers; and (2) "extra" amounts spent by employed wives (as compared to nonemployed wives) for paid help and for clothing and personal care.

Expenses Directly Related to the Wife's Job

Some job-related expenses—notably income taxes and deductions for social security and other retirement plans—applied to a large majority of the working wives. Others—like educational expense and the cost of business and professional publications—were reported by few of the women. The types of expenses incurred varied by occupation (table 7).

Income taxes.—One step in calculating the amount the employed wife could contribute to the cash available for family use was to determine how much her earnings increased the income taxes of the family. Federal and State income taxes were calculated for each family

when the schedules were being processed. In making the calculation it was assumed that husband and wife would file a joint return for their combined earnings and other income, and that they would take the standard 10-percent deduction. Although the amount of tax actually paid undoubtedly differed from the calculated tax in individual cases, the difference for the group as a whole—i.e., on the average—was assumed to be relatively small. Two tax estimates were made for each family in which the wife was employed in 1957—(1) on the combined earnings of husband and wife; and (2) on the husband's earnings. Taxable income from other sources was included in both estimates.

The amount of income tax charged to the wife's employment in calculating her net income was the difference between these two tax estimates. That is, it was the amount of tax estimated for the combined incomes of husband and wife, minus that for the husband's income alone. In 9 of the 186 families with employed wives, the tax for the income of husband and wife was no larger than that for the husband's income alone. In the other 177 families the amount of tax attributed to the wife's employment ranged from \$32 to \$1,524. The average for all working wives was about \$405 (table 8).

TABLE 7.—JOB-RELATED EXPENSES: *Employed wives reporting expenses, by type of job*

Item	All employed wives	Operative and kindred	Profes- sional, managerial	Clerical, sales and kindred	Service
Wives.....	<i>Number</i> 186	<i>Number</i> 84	<i>Number</i> 23	<i>Number</i> 47	<i>Number</i> 32
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Income taxes.....	95.2	98.8	100.0	100.0	75.0
Social security, other retirement.....	90.3	98.8	87.0	97.9	59.4
Meals and snacks at work.....	81.7	95.2	87.0	89.4	31.2
Transportation to and from work.....	67.7	66.7	87.0	80.9	37.5
Gifts and flowers at work.....	63.4	81.0	60.9	61.7	21.9
Special work clothing.....	21.5	15.5	34.8	2.1	56.2
Dues — unions, professional and employee organi- zations.....	12.4	1.2	69.6	8.5	6.2
Tools and licenses.....	8.1	6.0	26.1	2.1	9.4
Professional publications.....	4.8		30.4	2.1	3.1
Employee parties and group meals.....	4.3	3.6		10.6	
Professional and business meetings.....	3.2		21.7		3.1
Medical expense due to job.....	2.2	1.2	4.3	2.1	3.1
Educational expense.....	1.6	1.2	8.7		
Transportation on job.....	.5			2.1	

TABLE 8.—JOB-RELATED EXPENSES: *Em-
ployed wives reporting and average expense
in 1957*

Item	Wives reporting	Average expense	
		Per wife reporting	Per employed wife
	<i>Number</i>	<i>Dollars</i>	<i>Dollars</i>
Income taxes, State and Federal.....	¹ 177	1426.06	405.45
Social Security, other retirement.....	² 168	64.53	58.29
Meals and snacks at work.....	152	69.29	56.62
Transportation to and from work.....	126	107.22	72.63
Gifts and flowers at work.....	118	8.09	5.13
Special work clothing.....	40	44.78	9.63
Dues—unions, professional and employee organizations.....	23	16.76	2.07
Tools, equipment, supplies, licenses required for job.....	15	4.69	.38
Professional publications.....	9	6.12	.30
Employee parties, group meals Professional and business meetings.....	8	3.79	.16
	6	10.58	.34
Medical expense due to job.....	4	18.61	.40
Educational expense.....	3	91.67	1.48
Transportation on job.....	1	260.00	1.40
Total.....			614.28

¹ For income taxes, "number reporting" is the number of families in which the wife's earnings increased the family income tax, so that a portion of the tax was considered one of her employment-related expenses.

² Of 13 service workers who reported no social security tax payments, 12 were maids in private homes, whose employers may have paid the tax for them.

Social security and other retirement plans.—Of the 186 employed wives, 168 reported expenditures for social security and/or retirement plans. Social security taxes were calculated at the rate of 2¼ percent of earnings up to \$4,200, which was the rate in force in 1957. Expense for social security and other retirement plans averaged \$65 per woman reporting such expense and \$58 per employed wife.

Meals and snacks at work.—Most (82 percent) of the working wives reported some expense for meals and "snacks" bought while they were at work. The food may have been bought in plant cafeterias and snack bars, in nearby restaurants and drug stores, or from vending machines. Expenditures averaged \$69 per woman reporting such expense, or \$57 per employed wife.

Transportation to and from work.—An expense of major importance to many working wives is the cost of transportation to and from work. Two-thirds of the working wives reported such expense—for bus and taxi fares, rides in car pools, or use of the family car. Transportation cost averaged \$107 per woman reporting this expense, and \$73 per employed wife.

To estimate the expense for the family car, the extra mileage driven because of the wife's employment was recorded on the schedule. If husband and wife were employed at the same place, or at places near enough together so no extra driving was involved in taking the wife to work, no charge was made to the wife's em-

ployment. However, if the husband had to drive 2 miles farther than he would ordinarily drive, the expense for the 2 miles was considered a job-related expense of the wife. Expense for the year was calculated by applying a flat rate of 10 cents a mile to the total number of miles driven.

Expense for work clothing.—Twenty-two percent of the employed women reported expenditures for special work clothing—i.e., clothing worn entirely or mainly for work. The items listed included uniforms; overalls, coveralls, and slacks; special footwear; rental of work clothing; and care, repair, and alteration of work clothing. Service workers such as maids and waitresses were most likely to have expense for work clothing. Of this occupational group, 56 percent reported such expenditures, compared with 35 percent of the professional and managerial workers (including nurses and beauty shop owners), 15 percent of the operatives, and 2 percent of the clerical and sales group.

Expenditures for work clothing averaged \$44.78 for the women who reported any such expenditures, and \$9.63 for all employed wives.

More detail on work clothing appears on pages 26–27.

Other employment-related expenses.—Dues to unions and to professional and employee organizations were reported by 12 percent of the working wives. Expenditures for these averaged \$16.76 for the women reporting such expense and \$2.07 for all employed wives. Small numbers of women reported expenses for licenses, tools, equipment, and supplies; professional publications; professional and business meetings; educational expense; transportation on the job for which she was not reimbursed by her employer; medical expense related to employment; and employee parties. The average amount spent for these groups of items combined was \$4.46 per employed wife.

“Extra” Expenses

The amount charged against the working wife’s earnings for “extra” paid help in calculating net income was the average amount spent for such help by the employed wives minus the average spent by the nonemployed. Expenditures for help for child care, laundry work, general housework, and sewing made up the total.

The average expenditure by families with employed wives for all paid help was \$256.28 and by the nonemployed \$72.69. The extra expense incurred by the employed wives was therefore approximately \$184. Employed wives with small children had considerably larger extra expense for hired help, on the average,

than other wives (table 14, page 15).⁵ Among families of the same type—whether all adult, with children aged 6 to 17, or with children under 6—the extra for help increased as the wife’s income rose. The relationship to the husband’s income was not so definite.

Practices regarding the use of paid help for household tasks and expenditures for such help are discussed in greater detail on pages 14 to 17.

Extra expense for clothing and personal care.—Extra expense for clothing and personal care was calculated in the same way as that for hired help—by subtracting the average amount spent by the nonemployed wives from the average spent by the employed. The clothing expense involved in this calculation was for a selected list representing the major items in a woman’s wardrobe. It did not include clothing used exclusively or mainly for work.

The working wives spent, on the average, \$250.58 for clothing and personal care, the nonemployed wives \$145.55. The extra expense of the employed wives for clothing and personal care, therefore, was \$105.03. Extra spent for these items tended to increase as the wife’s earnings increased, also as the husband’s income rose.

Expenditures for clothing and personal care are discussed in greater detail on pages 25 to 27.

Net Incomes

Net incomes of the working wives studied in the four Georgia cities were calculated by subtracting from their earnings the various job-related expenditures discussed in the previous section. Table 9 presents the average gross income, expense, and net income for the working wives as a group and for those in families of different types. According to these calculations, 27.9 percent of the \$2,200 average earnings of the wives as a whole went for expenses directly related to the job, 8.4 percent for the additional expenses these families had for hired

⁵ Under certain conditions a working wife may count the cost of child care as deductible expense on the Federal income tax return. If the adjusted gross income of wife and husband is not over \$4,500, they may claim up to \$600 as deductible. If the income is higher, deductible child-care expense is reduced by the excess of income over \$4,500. If the person paid for child care also does other work, like housework or laundry while caring for the child, the family can claim as deductible only the part of the payment which is for child care.

Of the employed wives who had expense for child care at home, 95 percent reported the paid household workers also performed other tasks. No attempt was made to separate payment for child care from payment for other work. In calculating income taxes it was assumed that expense for child care would come within the standard 10-percent deduction.

TABLE 9.—Average gross and net income and job-related expenses of employed wives; percentage expenses and net income were of gross earnings, by family type

Item	All families	All adult	With children 6-17	With children under 6
	Dollars	Dollars	Dollars	Dollars
Husband's income (after tax).....	3,416	3,315	3,449	3,494
Wife's income (before tax).....	2,200	2,229	2,249	2,099
Job-related expenses:				
Income taxes.....	405	442	418	345
Other ¹	209	232	171	231
Extra for paid help.....	184	69	187	326
Extra for clothing and personal care.....	105	134	73	105
Net.....	1,297	1,351	1,400	1,092
	Percent	Percent	Percent	Percent
Wife's income (before tax).....	100.0	100.0	100.0	100.0
Job-related expenses:				
Income taxes.....	18.4	19.8	18.6	16.4
Other ¹	9.5	10.4	7.6	11.0
Extra for paid help.....	8.4	3.1	8.3	15.5
Extra for clothing and personal care.....	4.8	6.0	3.2	5.0
Net.....	59.0	60.6	62.2	52.0
	Number	Number	Number	Number
Families.....	186	63	70	53

Note: Detail may not add to total due to rounding.

¹ Includes social security and other retirement taxes, meals at work, transportation, and other expenses listed in table 7.

help, and 4.8 percent for extra expenditures for the wife's clothing and personal care. The amount remaining was about three-fifths (59.0 percent) of the average sum paid the worker by her employer. (See chart 1.)

Wives in all-adult families and in families with children 6 to 17 years old had about the same average earnings (\$2,229 and \$2,249, respectively). Those with children under 6 had somewhat less (\$2,099)—partly, at least, because they tended to be employed for a shorter time. Extra expense for paid help was smallest—both in dollars and as a percentage of total earnings—in the all-adult families, largest in the families with small children. Extra expense for clothing and personal care was largest for wives in all-adult families, least for those with children 6 to 17 years old. The net amount left after deductions for direct and extra expenses related to the job was a little over three-fifths of the average earnings of wives in the all-adult families and in families with children 6 to 17 years old. The net for wives with chil-

dren under 6 was a little more than half of their gross income.

Variations related to husband's income.—In general, the proportion of the wife's earnings left after direct expenses and extras were taken out decreased as the husband's income increased. This was due in part at least to higher income taxes on the higher incomes. Since higher incomes of the wives tended to go with higher incomes of the husbands, the effect on taxes was substantial.

Comparisons by husband's income and family type can be made only between families with low-income husbands and those with medium-income husbands because of the small number in the high-income group. For each family type, the wife's average net income was a smaller proportion of her earnings when the husband was in the medium- than when he was in the low-income group. In the all-adult families, for example, the average net income of the wives amounted to 63.8 percent of gross earnings when the husband's income was low (under \$3,000 after tax), and 57.9 percent when the husband's income was in the medium range (\$3,000-\$4,999) (table 10). The corresponding net incomes for wives with children under 6 were 60.2 and 45.8, respectively.

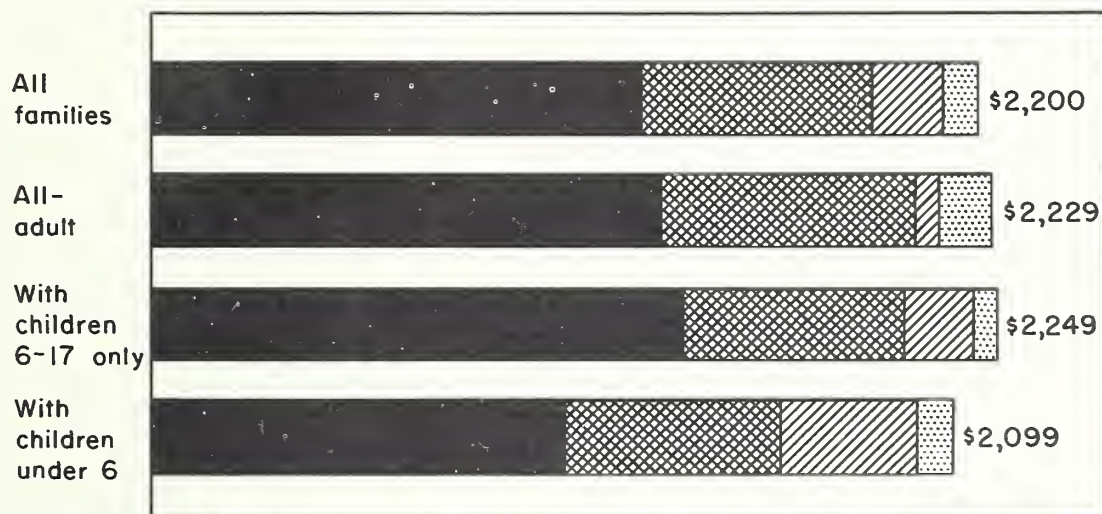
Variations related to size of wife's income.—Direct job-related expenses and extra expense for paid help, clothing and personal care increased in dollar amounts as the wife's earnings increased from low (under \$1,500) to high (\$3,000 and over) (table 11). Variations in the proportion of gross earnings going to these expenses, however, did not follow a clearly defined pattern. The average net income of wives with children under 6 was consistently a smaller proportion of total earnings than that of wives in other types of families.

Some Gain in Job-Related Expenditures

The amounts subtracted from the wife's earnings as directly job-related expense and extra expense in calculating net income are not entirely lost to the family. In fact, they provide some gain. The social security tax, for example, gives protection against certain economic hazards of families. Money spent for work clothing may reduce the amount spent for other clothing, since work clothing may be worn for a considerable share of the time by the employed woman. Extra expenditures for clothing for general wear may give the woman the personal satisfaction of being well dressed, as well as providing for the clothing requirements of her job. Nor is all the cost of meals at work an added expense, for the wife's meals if eaten at home would cost the family something, and this cost was not accounted for in the net income figures.

INCOME AND EXPENSES OF EMPLOYED WIVES

By Family Type



Net Income ■

Job-related expenses:

Directly* ▨ Extra for paid help ▩ Clothing, personal care ▤

*EXPENSES FOR INCOME TAXES, SOCIAL SECURITY AND OTHER RETIREMENT, MEALS AT WORK, TRANSPORTATION, AND OTHER EXPENSES DIRECTLY RELATED TO WIFE'S EMPLOYMENT.

FAMILIES IN DUBLIN, GRIFFIN, LA GRANGE, ROME, GA., 1957.

U. S. DEPARTMENT OF AGRICULTURE

AGRICULTURAL RESEARCH SERVICE

CHART 1

TABLE 10.—Average gross and net income and job-related expenses of employed wives; and percentage expenses and net income were of gross earnings, by husband's income and family type

Item	Husband's income low (under \$3,000)				Husband's income medium (\$3,000-\$4,999)				Husband's income high (\$5,000 and over) ¹
	All families	All adult	With children 6-17 only	With children under 6	All families	All adult	With children 6-17 only	With children under 6	All families
Husband's income (after tax) .	<i>Dollars</i> 2,219	<i>Dollars</i> 2,089	<i>Dollars</i> 2,307	<i>Dollars</i> 2,274	<i>Dollars</i> 3,862	<i>Dollars</i> 3,907	<i>Dollars</i> 3,766	<i>Dollars</i> 3,926	<i>Dollars</i> 5,904
Wife's income (before tax)	1,801	1,745	1,882	1,767	2,429	2,436	2,510	2,322	2,632
Job-related expense:									
Income taxes	270	305	292	194	473	488	493	432	601
Other ²	172	178	139	211	236	253	197	265	217
Extra for paid help	94	36	77	183	280	142	317	426	242
Extra for clothing and personal care	102	112	70	116	129	143	399	135	191
Net	1,163	1,114	1,304	1,063	1,311	1,410	1,104	1,064	1,381
Wife's income (before tax)	<i>Percent</i> 100.0	<i>Percent</i> 100.0	<i>Percent</i> 100.0	<i>Percent</i> 100.0	<i>Percent</i> 100.0	<i>Percent</i> 100.0	<i>Percent</i> 100.0	<i>Percent</i> 100.0	<i>Percent</i> 100.0
Job-related expense:									
Income taxes	15.0	17.5	15.5	11.0	19.5	20.0	19.6	18.6	22.8
Other ²	9.6	10.2	7.4	11.9	9.7	10.4	7.8	11.4	8.2
Extra for paid help	5.2	2.1	4.1	10.4	11.5	5.8	12.6	18.3	9.2
Extra for clothing and personal care	5.7	6.4	3.7	6.6	5.3	5.9	15.9	5.8	7.3
Net	64.6	63.8	69.3	60.2	54.0	57.9	44.8	45.8	52.5
Families	<i>Number</i> 74	<i>Number</i> 27	<i>Number</i> 27	<i>Number</i> 20	<i>Number</i> 93	<i>Number</i> 31	<i>Number</i> 34	<i>Number</i> 28	<i>Number</i> 19

Note: Detail may not add to total due to rounding.

¹ Figures not given for family types because of the small number of cases.

² See footnote 1, table 8.

TABLE 11.—Average gross and net income and job-related expenses of employed wives; percentage expenses and net income were of wife's earnings, by wife's income and family type

Item	Wife's income low (under \$1,500)				Wife's income medium (\$1,500–\$2,999)				Wife's income high (\$3,000 and over)			
	All families	All adult	With children 6–17 only	With children under 6	All families	All adult	With children 6–17 only	With children under 6	All families	All adult	With children 6–17 only	With children under 6
	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>
Husband's income (after tax).....	2,881	2,610	3,040	3,037	3,463	3,257	3,394	3,799	3,876	3,953	4,070	3,553
Wife's income (before tax).....	938	828	1,025	985	2,204	2,182	2,255	2,129	3,480	3,426	3,548	3,503
Job-related expense:												
Income taxes.....	134	151	123	125	390	416	405	335	712	709	778	651
Other ¹	132	145	110	137	197	231	166	223	308	305	253	369
Extra for paid help....	61	² 21	103	119	188	57	169	374	299	155	339	509
Extra for clothing and personal care.....	30	15	38	34	83	99	70	84	222	267	122	234
Net.....	581	517	651	570	1,346	1,379	1,445	1,113	1,939	1,990	2,057	1,740
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Wife's income (before tax).....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Job-related expense:												
Income taxes.....	14.3	18.2	12.0	12.7	17.7	19.1	18.0	15.7	20.5	20.7	21.9	18.6
Other ¹	14.1	17.5	10.7	13.9	8.9	10.6	7.4	10.5	8.8	8.9	7.1	10.5
Extra for paid help....	6.5	0.0	10.0	12.1	8.5	2.6	7.5	17.6	8.6	4.5	9.6	14.5
Extra for clothing and personal care.....	3.2	1.8	3.7	3.5	3.8	4.5	3.1	3.9	6.4	7.8	3.4	6.7
Net.....	61.9	62.4	63.5	57.9	61.1	63.2	64.1	52.3	55.7	58.1	58.0	49.7
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
Families.....	49	18	14	17	89	23	43	23	48	22	13	13

Note: Detail may not add to total due to rounding.

¹ See footnote 1, table 8.

² Expenditure of employed wives for help was less than that of nonemployed.

MANAGEMENT PRACTICES; EXPENDITURES FOR PAID HELP

The second area of inquiry into the effects of the employment of wives was that of management practices, including the use of paid help for household tasks, food management, home sewing, and use of consumer credit.

Paid Help for Homemaking Tasks

Both employed and nonemployed wives were questioned about use of and expenditures for paid help for child care, laundry work, general housework, and sewing. More employed than nonemployed wives reported paid help for each of these, as the following summary shows:

	<i>Families reporting paid help</i>	
	<i>Employed</i>	<i>Nonemployed</i>
	<i>wives</i> Percent	<i>wives</i> Percent
Household task:		
Any	88	72
Child care	40	19
Laundry work	76	59
General housework ..	49	26
Sewing	31	18

Child care.—As would be expected, no all-adult families had expenditures for child care. Therefore, the data on help for child care are meaningful only when related to families of the other two types. Families with children reported paid help for child care in 1957 as follows:

	<i>Families with paid help</i>	
	<i>for child care</i>	
	<i>Employed</i> <i>wives</i> Percent	<i>Nonemployed</i> <i>wives</i> Percent
Family type:		
All with children under 18	60	23
With children 6-17 only ..	36	7
With children under 6 ..	92	29

The mothers hired someone to care for their children in their own homes more frequently than they sent the youngsters elsewhere for paid care. Of the employed mothers of children under 18, 46 percent reported expenditures for home care and 20 percent for care outside the home. Some reported both. Corresponding figures for the nonemployed mothers were 21 percent and 3 percent. The amount of care varied from a few hours only to several days a week the year around. This did not include hospital and institutional care.

Persons hired to care for children at home frequently did some laundry or general housework during the hours they were looking after children. Ninety-five percent of the employed and 78 percent of the nonemployed wives who reported child care at home had such doubling-up of services.

Laundry work.—A majority of both the employed and the nonemployed wives hired some

laundry work done in 1957. Some sent their clothes to a commercial laundry or laundress, some had paid help do it in the home, and others had both kinds of help. The proportion reporting each was as follows:

	<i>Families with paid help</i>	
	<i>for laundry</i>	
	<i>Employed</i> <i>wives</i> Percent	<i>Nonemployed</i> <i>wives</i> Percent
Kind of laundry help:		
All	76	59
Commercial laundry or laundress	32	36
Hired help at home ..	17	10
Both	27	13

In both the employed and nonemployed groups the proportion reporting paid help for laundry work increased with family income (table 12). Variations between families of different types were less well defined.

The amount of relief the women had from the chores of washing and ironing, from paid help at least, varied widely. The more extensive services were reported more frequently by the employed than the nonemployed (table 13). For example, 35 percent of the employed as compared with 15 percent of the nonemployed had paid help with the entire family laundry every week or almost every week. About two-thirds of these groups had the clothes both washed and ironed, the other one-third had them washed or ironed.

General housework.—About half of the employed and a quarter of the nonemployed wives reported some paid help with general housework in 1957. The proportion varied by type of family, as the following summary shows:

	<i>Families reporting help</i>	
	<i>for general housework</i>	
	<i>Employed</i> <i>wives</i> Percent	<i>Nonemployed</i> <i>wives</i> Percent
Family type:		
All families	49	26
All-adult	38	33
With children 6-17 only ..	53	10
With children under 6	57	31

A considerably higher proportion of employed than nonemployed wives with children under 18 had paid help with housework, but the difference between the all-adult groups was small. Among the employed women those with children reported household help more frequently than those with no children. It seems likely that for many of the former the primary reason for hiring help was to care for the children while the mother was at work, and that the help with housework was an incidental added service.

TABLE 12.—PAID HELP FOR LAUNDRY WORK (sent out or at home) : *Wives reporting, by family type, family income, and employment status of wives*

Family type and family income (after tax)	Employed wives	Nonemployed wives
	<i>Percent</i>	<i>Percent</i>
All families.....	76	59
Family type:		
All-adult.....	79	53
With children 6-17 only..	77	68
With children under 6....	72	57
Income:		
Under \$3,000.....	29	40
\$3,000-\$4,999.....	69	63
\$5,000 and over.....	91	71

TABLE 13.—PAID HELP FOR LAUNDRY WORK (sent out or at home) : *Wives reporting kind and amount of service, by employment status of wives*

Kind and amount of service	Employed wives	Nonemployed wives
	<i>Percent</i>	<i>Percent</i>
All.....	76	59
Men's shirts only.....	5	16
Entire family laundry 46 or more times ¹	35	15
Other service 46 or more times.....	16	6
Entire family laundry less than 46 times.....	15	13
Other service less than 46 times.....	5	10

¹ Washed, ironed, or both washed and ironed.

TABLE 14.—PAID HELP: *Average expenditures for four types of paid help, by family type and employment status of wives*

Family type	Employed wives					Nonemployed wives				
	Total	Child care away from home	Laundry away from home	Household help ¹	Sewing help	Total	Child care away from home	Laundry away from home	Household help ¹	Sewing help
	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>	<i>Dollars</i>
All families.....	256	21	42	188	5	73	1	23	47	1
All-adult.....	143	.....	59	80	3	74	.....	22	52	(²)
With children 6-17 only..	248	3	45	192	7	61	.....	35	25	1
With children under 6....	403	69	18	312	4	77	2	19	55	1

¹ Includes help at home for child care, laundry work, and/or general housework.

² Less than \$1.

Sewing.—Thirty-one percent of the employed women and 18 percent of the nonemployed had some paid help with sewing. Variations from these averages, by either family type or income, were small.

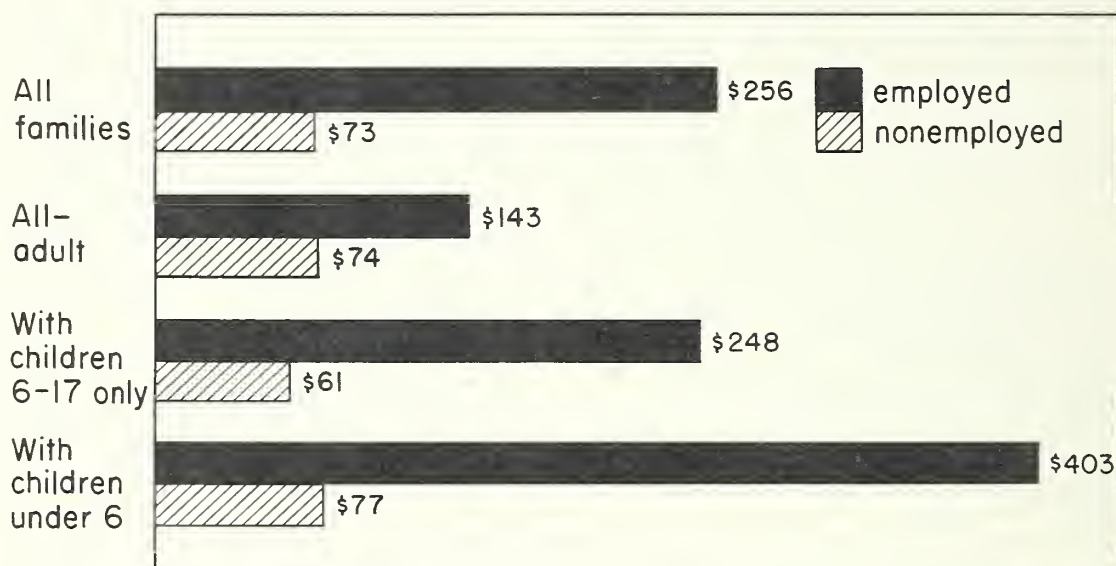
Expenditures for paid help.—The average expenditure for all paid help by the employed wives was \$256 and by the nonemployed, \$73 (table 14). This includes amounts spent for household help (for child care at home, laundry work at home, and general housework); for child care away from home; for laundry sent out; and for sewing. Among employed wives, those with children under 6 made the largest average expenditure for help—\$403—and those with adult households the smallest—\$143. In the nonemployed group, wives with children under 6 and with all-adult households spent about the same average amounts—\$77 and \$74, respectively—and those with children 6 to 17 years old spent less—\$61. (See chart 2.)

The major share of the total spent for paid help went for household help—that is, for persons hired to come to the home to work. Employed wives spent, on the average, \$188 for this type of service, ranging from \$80 for those with no children at home to \$312 for those with children under 6. Nonemployed wives spent, on the average, \$47 for household help. No attempt was made to divide these expenditures for household help among the three types of service they provided (child care, laundry, and general housework).

Expense for laundry done away from home averaged almost twice as much for the employed as for the nonemployed wives. In the employed group, the all-adult families spent the most for this service; in the nonemployed those with children from 6 to 17 years old spent the most.

EXPENDITURES OF WIVES FOR PAID HELP

By Family Type and Employment Status



EXPENDITURES FOR PAID HELP FOR CHILD CARE, LAUNDRY WORK, GENERAL HOUSEWORK, SEWING
FAMILIES IN DUBLIN, GRIFFIN, LA GRANGE, ROME, GA., 1957

U. S. DEPARTMENT OF AGRICULTURE

AGRICULTURAL RESEARCH SERVICE

CHART 2

In both groups the families with children under 6 spent the least for laundry sent out.

Employed wives with children under 6 made considerably larger expenditures for child care away from home (e.g., care in nursery school, day care center, or home of relative or neighbor) than the nonemployed mothers. The average amounts were \$69 and \$2, respectively. Employed wives with older children spent little for such care; those with nonemployed wives, none.

Both employed and nonemployed wives spent small amounts only for the services of a seamstress.

Food Management

Feeding the family is one of the most time-consuming tasks of the homemaker, according to studies of use of time by housewives. It would seem reasonable to expect, therefore, that wives who hold jobs outside the home in addition to being homemakers would use various ways of cutting corners in activities connected with family meals. This might mean eating more meals away from home, using more prepared and partially prepared foods in meals at home, or doing less food preservation. This study sought to find indications of such adjustments by comparing families of employed and nonemployed wives with respect to these practices.

Most of the data on food practices refer to the week preceding the interview. During this week 169 wives were employed outside the home and 196 were not. Two of the former gave no information about their food practices, so the analysis of food practices for employed-wife families is based on replies from 167 women.

Meals at home.—All families reported meals prepared at home during the week preceding

the interview. Fewer meals (not including packed lunches) were prepared in the homes of employed than of nonemployed wives, the average for the week being 17.6 and 20.2 meals, respectively, out of a possible 21. Among families with employed wives, those with lower incomes had more meals prepared at home than those with higher incomes, and larger families more meals prepared at home than 2-person families (table 15).

The smaller number of meals prepared during the week in the homes of the employed wives was accounted for mainly by the smaller number of noon meals prepared there. In 2-person households, for example, noon meals were prepared, on an average, 3.5 times out of a possible 7 when the wife was employed, 6.6 times when she was not employed. Husbands so frequently lunch at work and children lunch at school that when the wife is employed and lunches away from home also, many noon meals are eliminated from the home.

Home-packed lunches, of course, took the place of some noon meals prepared and eaten at home. Half of the families with employed wives prepared packed lunches to be taken to work or school, as did a third of the nonemployed. In a majority of these families one or more members carried packed lunches 5 days during the week preceding the interview.

Lunches at school.—Information was not obtained about lunches bought and eaten at school during the week preceding the interview. However, data on the purchase of lunches at school during the schedule year indicate that buying lunch was common practice for school children, whether their mothers were employed or not. In each employment status group, approximately 90 percent of the families with children 6 to 17 years old and in school reported an

TABLE 15.—MEALS AT HOME: *Meals prepared in a week, by family income, household size, and employment status of wives*

Family income (after tax) and household size	Employed wives				Nonemployed wives			
	All meals	Morning meal	Noon meal	Evening meal	All meals	Morning meal	Noon meal	Evening meal
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
All.....	17.6	6.6	4.5	6.5	20.2	6.9	6.7	6.7
Income:								
Under \$3,000.....	19.0	7.0	5.0	7.0	20.3	6.8	6.7	6.8
\$3,000–\$4,999.....	17.5	6.9	4.1	6.5	20.1	6.8	6.7	6.6
\$5,000 and over.....	17.4	6.4	4.6	6.4	20.4	6.9	6.6	6.8
Household size:								
2 persons.....	15.8	6.3	3.5	5.9	20.0	6.6	6.6	6.8
3–4 persons.....	18.0	6.7	4.7	6.7	20.2	6.9	6.7	6.6
5–6 persons.....	18.7	6.9	5.1	6.8	20.4	6.9	6.7	6.8

expenditure for school lunches. Families reporting such expenditures averaged \$74 for school lunches when the mother was employed, \$65 when she was not employed. The expenditure per child buying lunches averaged \$42 for the former, and \$41 for the latter.

Purchased meals away from home.—It was anticipated that families of employed wives would buy more evening and weekend meals away from home than those of nonemployed wives. To obtain information on this point the women were asked, "During the past 7 days, how many meals paid for by you or your husband were eaten in cafeterias, drive-ins, and other eating places by members of your family? Do not include meals at work or school; count as one meal each time a person ate out."

About as many nonemployed as employed wives (one in every four) reported meals bought and eaten away from home (other than at work or school) during the week preceding the interview (table 16). More high-income

than low-income families "ate out," and more 2-person than larger families. The 2-person employed-wife families were most likely to have purchased meals away from home. ("Meal" as used in relation to "eating out" refers to food for one individual rather than a family, so differs from "meal" as used in the discussion of food prepared and eaten at home. Thus, dinner in a restaurant for a family of three counts as three meals.)

The number of meals bought by families reporting purchased meals indicates that eating out probably included all members of the household more frequently when the household was small than when it was large. In the employed-wife families, for example, 2-person families ate, on an average, 3.4 purchased meals away from home during the week (table 17). This meant an average of 1.7 meals per person, a larger number per person than was reported by other households. The 5-6-person, employed-wife families averaged only 4.0 meals out in the week, or an average of less than 1 meal per person.

Families that ate out during the week (other than at work or school) spent more for these meals away from home, on the average, when the wife was employed. This was true for expenditure per meal as well as total expenditure for the week. The average weekly expenditure of the employed-wife families was one-third more than that of the families with nonemployed wives (\$4.02 and \$3.00, respectively). Among 2-person families, those with employed wives spent three-fifths more than the nonemployed—\$4.20 compared with \$2.64.

Use of prepared and partially prepared foods.—Information was obtained about use during the week preceding the interview of specified "convenience" foods. The list included eight commercially frozen foods (meat, poultry or fish; fruits; vegetables; fruit juices; soups;

TABLE 16.—PURCHASED MEALS AWAY FROM HOME: *Families eating one or more meals out during a week, by family income, household size, and employment status of wives*

[Meals other than those at work or at school.]

Family income (after tax) and household size	Employed wives	Nonemployed wives
	Percent	Percent
All.....	25	24
Family income (after tax):		
Under \$3,000.....	5	10
\$3,000-\$4,999.....	18	27
\$5,000 and over.....	34	33
Household size:		
2 persons.....	35	27
3-4 persons.....	20	23
5-6 persons.....	26	25

TABLE 17.—PURCHASED MEALS AWAY FROM HOME: *Meals eaten out in a week (other than at work or school); average expenditure per family and per meal, by household size and employment status of wives*

[Averages based on families reporting meals out.]

Household size	Employed wives			Nonemployed wives		
	Meals "eaten out"	Expenditures		Meals "eaten out"	Expenditures	
		Per family	Per meal		Per family	Per meal
All.....	Number 3.4	Dollars 4.02	Dollars 1.19	Number 3.3	Dollars 3.00	Dollars 0.91
2 persons.....	3.4	4.20	1.25	2.7	2.64	.99
3-4 persons.....	3.1	4.25	1.39	3.6	3.15	.88
5-6 persons.....	4.0	3.38	.85	3.0	2.83	.94

meat, poultry or fish pies; TV dinners; fruit pies), eight commercially canned foods (meat, poultry or fish; fruits; tomatoes; baked beans; other vegetables; fruit or vegetable juices), five purchased baked foods (yeast bread or rolls; cakes; pies; doughnuts, sweet rolls, buns; cookies), three miscellaneous items (lunch meats; packaged dinners; pudding or pie fillings), and instant coffee. The homemakers were asked how many times they used each of these for the morning meal, the noon meal, and the evening meal. Information was also obtained about the use of packaged mixes for baking.

About the same proportion of employed as of nonemployed wives used some *commercially frozen food* in meals at home during the week preceding the interview (66 and 69 percent, respectively). (See table 18.) This overall similarity between the two groups, however, is in large part a result of the difference in their income distribution. (See explanation on p. 7.) At each of the three income levels relatively more nonemployed than employed wives reported the use of frozen foods. In the low-income group, for example, 35 percent of the employed and 46 percent of the nonemployed wives used frozen foods; differences in the medium- and high-income groups were of about this size.

Among both the employed and the nonemployed wives the proportion using frozen foods in meals at home increased with family income, but with a sharper rise between low- and medium- than between medium- and high-income classes. In other words, the low-income families were considerably less likely to have used frozen foods in the week than the medium- or high-income families.

The pattern of relatively more nonemployed than employed wives at a given income level using frozen foods applies, in general, to each of the three meals of the day as well as to total meals at home. An examination of data on extensiveness of use at these meals revealed no consistent or clear-cut differences in the practices of the two groups of wives.

Almost all wives, employed and nonemployed and at each income level, used some *commercially canned food* during the week preceding the interview (table 18). As with frozen foods, data on extensiveness of use at meals showed no consistent, clear-cut differences in patterns of use of canned foods by employed and nonemployed women.

A majority of families (89 percent of the employed, 95 percent of the nonemployed) served some *purchased yeast bread or rolls* in meals at home during the week (this does not include packed lunches or "snacks"). In the employed group the proportion serving purchased bread or rolls ranged from 70 percent of the lowest income group to 92 percent of the highest. In the nonemployed group, it ranged from 92 percent of the lowest to 100 percent of the highest income families. Both groups used "bought" yeast bread or rolls for slightly less than half of the meals served at home.

Other purchased baked goods (cakes, pies, doughnuts, sweetrolls, buns, and cookies) were served by about three-fifths of both employed and nonemployed wives. Each group of women used such products at about a tenth of the meals served at home.

Another question about food practices is to what extent do employed wives make use of the

TABLE 18.—FROZEN AND CANNED FOODS: *Families using frozen and canned foods in meals at home in a week, by employment status of wife and family income*

Employment status of wife and family income (after taxes)	Families	Frozen foods				Canned foods			
		All meals	Break-fast	Noon meal	Evening meal	All meals	Break-fast	Noon meal	Evening meal
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Employed:									
All.....	167	66	29	27	47	98	31	64	90
Under \$3,000.....	20	35	30	5	25	100	20	60	95
\$3,000-\$4,999.....	55	67	22	31	53	96	35	62	85
\$5,000 and over.....	92	72	34	29	49	99	32	66	92
Nonemployed:									
All.....	¹ 196	69	32	40	52	97	29	82	86
Under \$3,000.....	52	46	10	29	38	90	21	65	75
\$3,000-\$4,999.....	85	75	32	42	48	100	29	85	86
\$5,000 and over.....	57	81	53	47	70	100	33	93	96

¹ Includes two that did not report income.

commercially prepared mixes available on the market to lighten baking tasks? During the week preceding the interview, almost all of the wives in the study, both employed and nonemployed, baked one or more of eight baked products listed in the schedule, either from a mix or "from scratch" (table 19). The eight items listed were yeast bread or rolls, biscuits, cornbread, muffins, cake or gingerbread, cookies, pie or pastry, and waffles or griddle cakes.

The employed wives made 8.6 batches of "baked goods" in a week, on the average, and the nonemployed wives 10.0 batches (table 20). But the employed wives prepared fewer meals,

too, so the batches of baking they made were enough to average one baked food for every two meals prepared at home, the same as the nonemployed wives. In general, differences between the employed and nonemployed wives in amount of baking done per meal at each income and household size level were minor and followed no regular pattern.

Packaged baking mixes were by no means a substitute for conventional methods of mixing batters and doughs, even for the busy employed homemakers. In fact, fewer employed than nonemployed wives used mixes, in the group as a whole and at each income level (table 19). Thirty-four percent of the employed wives and 44 percent of the nonemployed used one or more mixes during the week for making the listed baked foods. In both groups relatively more high- than low-income families used mixes, and more large families than small ones. Employed wives used mixes for only 10 percent of the batches they made and the nonemployed, for 12.8 percent (table 20).

Approximately half of the employed and three-fourths of the nonemployed wives served one or more of the following *convenience foods* in meals at home during the week: Lunch meats; packaged dinners like macaroni and cheese, chop suey, and pizza; and pudding and pie filling mixes. Both groups used these foods infrequently. Use of instant coffee was reported by about half of the employed and the nonemployed wives.

Help with meal preparation.—The employed wives had more help with meal preparation than the nonemployed. Twenty-two percent of the employed wives reported some meals prepared principally by hired help during the week preceding the interview, and 30 percent re-

TABLE 19.—HOME BAKING: *Families reporting home baking and use of mixes in a week, by family income, household size, and employment status of wives*

Family income (after tax) and household size	Employed wives		Nonemployed wives	
	All baking ¹	Commercial mix	All baking ¹	Commercial mix
	Percent	Percent	Percent	Percent
All.....	96	34	97	44
Family income:				
Under \$3,000.....	100	15	98	23
\$3,000-\$4,999.....	98	25	96	46
\$5,000 and over.....	93	43	98	61
Household size:				
2 persons.....	97	30	95	32
3-4 persons.....	94	31	98	46
5-6 persons.....	97	45	98	45

¹ Includes baking with commercial mix and "from scratch."

TABLE 20.—HOME BAKING: *Batches made in a week and per meal, and batches made from a mix, by family income, household size, and employment status of wives*

Family income (after tax) and household size	Employed wives				Nonemployed wives			
	Meals prepared	Batches of baked foods made			Meals prepared	Batches of baked foods made		
		Total	Per meal	From mix		Total	Per meal	From mix
	Number	Number	Number	Percent	Number	Number	Number	Percent
All.....	17.6	8.6	0.49	10.3	20.2	10.0	0.50	12.8
Family income:								
Under \$3,000.....	19.0	8.8	.46	6.2	20.3	12.1	.60	7.6
\$3,000-\$4,999.....	17.5	9.6	.54	4.9	20.1	10.2	.51	12.1
\$5,000 and over.....	17.4	8.0	.46	15.2	20.4	7.9	.39	19.6
Household size:								
2 persons.....	15.8	6.8	.43	11.8	20.0	8.7	.43	9.9
3-4 persons.....	18.0	8.2	.45	9.8	20.2	10.0	.50	13.1
5-6 persons.....	18.7	11.6	.62	10.4	20.4	10.6	.52	13.3

ported some prepared mainly by other family members. Only 3 percent of the nonemployed had meals prepared by hired help, and 10 percent by other members of the family.

Usually employed wives with hired help for meal preparation had such help for the noon meal only. Of the 36 wives who had such help, 34 reported one or more noon meals prepared principally by paid help, 9 reported one or more evening meals, and 6 one or more breakfasts. Two-thirds of all the meals prepared by paid help for employed wives were noon meals.

Most of the employed wives who had paid help prepare the noon meal had young children or an elderly person in the home. Since the wives could not be at home in the middle of the day, they hired someone to take over this task for them. Evidently few of the wives, either employed or nonemployed, had paid help to get meals when they themselves could be at home to prepare them.

Food preservation.—Employed wives were not very different from nonemployed wives in their food preservation practices, insofar as quantities preserved and methods of preservation were concerned. Forty-five percent of the employed and 49 percent of the nonemployed reported that they did some food preservation (i.e., freezing, canning, pickling, jam and jelly making) in 1957. Variations by income and size of household are shown in table 21.

Quantities of food preserved by both employed and nonemployed homemakers ranged from a few pounds to several hundred, but were usually fairly small. The median quantity "put up" by the employed wives who reported any preservation was 86 pounds; the median for the nonemployed was 91 pounds (table 22). In 2- and 3-4 person households the employed wives preserved somewhat larger (median) amounts than the nonemployed, but in 5-6 per-

TABLE 22.—HOME FOOD PRESERVATION:
Quantity (median and range) of food preserved in 1957, by household size and employment status of wives

[For families reporting food preservation.]

Household size	Employed wives		Nonemployed wives	
	Median	Range	Median	Range
	<i>Pounds</i>	<i>Pounds</i>	<i>Pounds</i>	<i>Pounds</i>
All.....	86	5-874	91	2-1,218
2 persons.....	58	16-540	42	5- 745
3-4 persons....	100	5-874	89	2-1,218
5-6 persons....	79	12-563	101	4- 947

son households the nonemployed wives preserved the larger amount.

Each group preserved more food by freezing than by any of the other methods. The employed wives froze a somewhat larger proportion of their food and canned a smaller proportion than the nonemployed. (See summary below.)

Method of preservation:	<i>Food preserved by—</i>	
	<i>Employed wives</i>	<i>Nonemployed wives</i>
	<i>Percent</i>	<i>Percent</i>
All.....	100	100
Canning.....	26	33
Freezing.....	59	51
Making jam or jelly.....	9	9
Pickling.....	6	7

Home Sewing

Fewer employed than nonemployed wives did home sewing (other than mending) during the year (table 23). This was true at each income level as well as in the group as a whole. The difference was most marked at the highest income level, where 41 percent of the employed as compared with 69 percent of the nonemployed wives reported home sewing.

The proportion of wives who sewed increased quite consistently as income rose among the nonemployed, but was the same at the high- as the medium-income level among the employed, as the following summary shows:

Family income (after tax):	<i>Home sewing done by—</i>	
	<i>Employed wives</i>	<i>Nonemployed wives</i>
	<i>Percent</i>	<i>Percent</i>
Under \$3,000.....	29	40
\$3,000-\$4,999.....	41	57
\$5,000 and over.....	41	69

Employed wives who worked only part time in 1957 were somewhat more likely to have done home sewing than those who worked full time. Forty-three percent of the women who

TABLE 21.—HOME FOOD PRESERVATION:
Families preserving food in 1957, by family income, household size, and employment status of wives

Family income (after tax) and household size	Employed wives	Nonemployed wives
	<i>Percent</i>	<i>Percent</i>
All families.....	45	49
Family income:		
Under \$3,000.....	43	40
\$3,000-\$4,999.....	45	59
\$5,000 and over.....	45	41
Household size:		
2 persons.....	50	67
3-4 persons.....	37	47
5-6 persons.....	56	48

TABLE 23.—HOME SEWING: *Wives reporting, and articles made in 1957, by employment status of wife and household size*

Employment status of wife and household size	Total wives	Wives reporting home sewing	Articles made by			
			All wives		Wives reporting home sewing	
			Garments ¹	Household textiles ²	Garments ¹	Household textiles ²
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>
Employed:						
All.....	186	39	4.9	0.5	12.6	1.2
2 persons.....	48	29	1.0	.1	3.5	.4
3-4 persons.....	93	37	4.5	.6	12.2	1.6
5-6 persons.....	45	56	10.1	.6	18.2	1.0
Nonemployed:						
All.....	179	³ 55	5.9	1.4	10.7	2.5
2 persons.....	15	40	2.1	.9	5.2	2.3
3-4 persons.....	120	56	5.4	1.4	9.4	2.4
5-6 persons.....	44	59	8.7	1.6	14.7	2.7

¹ Includes dresses; coats, suits, jackets; skirts, blouses, shirts.

² Includes curtains, draperies, slipcovers, bedspreads.

³ Includes two who sewed but did not make the listed items.

worked less than 2,000 hours and 36 percent who worked 2,000 hours or more reported home sewing.

The nonemployed wives as a group made, on the average, only one major garment (dresses, coats, suits, jackets, skirts, blouses and shirts) more than the employed (5.9 and 4.9 garments, respectively) (table 23). The average number of garments made by those who did any sewing was larger, actually, for the employed than the nonemployed wives, in all except the 2-person families. The nonemployed wives made more curtains, draperies, slipcovers, and bedspreads than the employed.

In this group of 365 wives, therefore, it appears that home sewing suffered little because of the homemaker's employment outside the home.

Use of Credit

Differences in the financial management practices of the families with employed and nonemployed wives were investigated to the extent of making inquiries about the consumer debts paid on and those assumed in 1957. These are classified in this report as (1) debt on the family home; (2) automobile debt; (3) debt for other consumer goods, such as furniture, equipment, or clothing; and (4) personal cash loans. The latter three types are referred to as personal debt.

Most of the 365 families interviewed made payments on consumer debts during the year. Ninety percent of the families with employed wives and 84 percent of those with nonemployed wives paid on one or more of the four types listed above (table 24).

Debts on homes.—In 1957, 37 percent of the employed- and 33 percent of the nonemployed-wife families made payments on home mort-

TABLE 24.—CONSUMER DEBT: *Families making payments on debts and assuming new debts in 1957, by type of debt and employment status of wives*

Type of debt	Made payments on debts		Assumed new debts	
	Employed wives	Non-employed wives	Employed wives	Non-employed wives
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Any.....	90	84	71	66
Home mortgage...	37	33	5	6
Personal debt...	84	74	70	63
Automobile ..	37	31	16	16
Other goods and services.	73	64	60	50
Cash loan....	16	16	16	14

gages (table 25). In both groups these represented about three-fifths of the families owning homes.

Among families with wives under 30, the proportion making payments on their homes was almost twice as large for employed as for nonemployed wives (43 and 23 percent, respectively). This reflects the higher rate of home ownership of the former (see page 29). Among older families (those with wives 30 to 39 and 40 to 54 years old) less difference was apparent in the proportion making home payments.

TABLE 25.—CONSUMER DEBT: *Families making payments on homes in 1957, by family income, age of wife, and employment status of wives*

Family income (after tax) and age of wife	Employed wives		Non-employed wives	
	All families	Home- owner families	All families	Home- owner families
	Percent	Percent	Percent	Percent
All.....	37	61	33	57
Family income:				
Under \$3,000....	0	0	14	32
\$3,000-\$4,999....	33	59	36	60
\$5,000 and over..	48	64	49	71
Age of wife:				
Under 30.....	43	83	23	62
30-39.....	38	63	47	69
40-54.....	32	48	29	40

The proportion of families paying on homes increased with income of the family. Of the families with less than \$3,000 in income, none with employed wives and only 14 percent with nonemployed wives were making home payments. In each of the two higher income groups the proportion making payments was about the same for the employed as for the nonemployed.

In 1957, 10 employed and 11 nonemployed families (5 and 6 percent, respectively) assumed debts to buy or make major improvements on their homes. Seven of the former and three of the latter had a wife under 30 years old.

The amount paid on home mortgage debt in 1957 by those who reported such debt averaged \$608 for the employed- and \$643 for the nonemployed-wife families. Housing debts assumed averaged \$7,700 for the employed- and \$7,240 for the nonemployed-wife families.

Personal debt.—More employed than nonemployed-wife families made payments on personal debts in 1957, in the group as a whole and at each age and income level (table 26). The overall proportion making personal-debt payments was 84 percent of the employed and 74 percent of the nonemployed. "Personal debt" includes debts for automobiles, other consumer goods (such as household appliances, furniture, and clothing), and cash installment loans. Of these, debt for consumer goods other than automobiles was most common.

The older families (those with wives 40 years old or over) were less likely to have personal debts than the younger ones, regardless of the wife's employment status. But family income appeared to have little effect on

TABLE 26.—CONSUMER DEBT: *Families making payments on personal debts and average amount paid in 1957, by family income, age of wife, and employment status of wives*

Family income (after tax) and age of wife	Families paying on personal debts		Average amount paid on personal debts by			
	Employed wives	Nonemployed wives	All families		Families reporting payments	
			Employed wives	Nonemployed wives	Employed wives	Nonemployed wives
All.....	Percent 84	Percent 74	Dollars 394	Dollars 314	Dollars 469	Dollars 426
Family income (after tax):						
Under \$3,000.....	81	76	192	234	237	306
\$3,000-\$4,999.....	84	74	402	290	476	394
\$5,000 and over.....	84	73	431	452	512	619
Age of wife:						
Under 30.....	87	80	513	390	589	485
30-39.....	90	78	411	283	455	363
40 and over.....	74	62	289	259	389	422

the tendency to use credit for the goods and services covered by this type of debt, for the proportion of families reporting payments was about the same in all three income classes.

Families that made payments on personal debts in 1957 paid a somewhat larger average amount when the wife was employed than when she was not (\$469 and \$426, respectively). The two younger groups of employed-wife debtor families made larger payments than the nonemployed in these age groups. But the debtor families with wives 40 to 54 years of age made a somewhat smaller total payment, on the average, when the wife was employed.

In both groups the average personal debt payment increased with family income. The average payment of families with employed wives exceeded that of the nonemployed in the middle-income group only. Compared on the basis of the husband's income instead of family income, employed-wife families made larger personal debt payments than nonemployed at the low- and middle-income level but not at the highest level. Average amounts paid by those reporting any installments on personal debt were as follows:

Average amount paid on
personal debt by—
Employed Nonemployed
wives wives

Husband's income (after tax):		
Under \$3,000.....	\$371	\$306
\$3,000-\$4,999.....	554	394
\$5,000 and over.....	413	619

New personal debts were assumed during 1957 by 70 percent of the families with employed wives and by 63 percent of those with nonemployed wives (table 27). Employed-wife families took on larger amounts of debt, the average for those assuming new debts being \$612 as compared with \$559 for the nonemployed-wife families.

Automobiles were responsible in part for the larger debts of families with employed wives. The same proportion of the nonemployed as of the employed assumed a debt for a car (16 percent), but the families with employed wives took on larger debts, averaging \$1,258 as compared with \$987.

More employed than nonemployed families took on debt for "other consumer goods" (60 percent and 50 percent, respectively). In both groups those assuming this type of debt added an average debt of \$302.

TABLE 27.—CONSUMER DEBT: *Families assuming personal debts and average amount assumed in 1957, by family income, age of wife, and employment status of wives*

Family income (after tax) and age of wife	Families assuming personal debt		Average amount of debt assumed by			
			All families		Families assuming personal debt	
	Employed wives	Nonemployed wives	Employed wives	Nonemployed wives	Employed wives	Nonemployed wives
All.....	Percent 70	Percent 63	Dollars 427	Dollars 350	Dollars 612	Dollars 559
Family income:						
Under \$3,000.....	67	59	213	256	320	436
\$3,000-\$4,999.....	75	64	431	357	575	554
\$5,000 and over.....	67	65	470	291	697	693
Age of wife:						
Under 30.....	79	71	564	463	716	650
30-39.....	73	62	395	298	544	489
40 and over.....	61	54	367	268	605	497

EXPENDITURES FOR CLOTHING AND PERSONAL CARE

Both employed and nonemployed wives gave information about spending in 1957 for personal clothing for general wear and for personal care. The employed wives also reported expenditures for clothing bought exclusively or mainly for wear on the job.

Expenditures for Clothing for General Wear

The items of clothing for "general wear" included most of the main things in a woman's wardrobe except underclothing, nightwear, and sportswear such as shorts and slacks. It also included materials bought to make the listed garments and clothing care (dry cleaning, shoe repair). All the items are shown in table 28.

Almost all wives, employed or not, made expenditures during the year for shoes, hose, and care of clothing. Other items on the clothing list appeared to be considerably more important to those who went out to work than to the wives who did not. For example, wives in low-income families were more likely to have bought raincoats, suits, hats, gloves, and handbags or purses if they were employed. In this same income group the nonemployed wives were more likely to have bought housedresses and materials for making garments.

At least a fourth more of employed than nonemployed wives bought each of the items listed below.

<i>Family income under \$3,000</i>	<i>Family income \$3,000-\$4,999</i>	<i>Family income \$5,000 and over</i>
Raincoats	Raincoats	Raincoats
Umbrellas	Umbrellas	Coats and
Hats	Hats	jackets other
Gloves	Gloves	than rain-
Suits		coats
Handbags		Dresses other
		than house-
		dresses

At least a fourth more of the nonemployed than of the employed wives bought:

<i>Family income under \$3,000</i>	<i>Family income \$5,000 and over</i>
Housedresses	Housedresses
Materials	

Total expenditure of the employed wives for clothing for general wear (including care of such clothing) averaged \$197 and that of the nonemployed, \$113 (table 29). Clothing expenditures increased with family income whether the wife was employed or not, but the employed wife spent a larger average amount at each income level.

TABLE 28.—CLOTHING: *Wives reporting expenditures in 1957 for items of clothing for general wear, by employment status of wives and family income*

Item	Employed wives				Nonemployed wives			
	All	Family income (after tax)			All	Family income (after tax)		
		Under \$3,000	\$3,000– \$4,999	\$5,000 and over		Under \$3,000	\$3,000– \$4,999	\$5,000 and over
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Any.....	100	100	100	100	100	100	100	100
Raincoats.....	19	19	19	20	12	4	14	16
Other coats, jackets.....	43	38	28	53	31	31	32	31
Suits.....	29	24	23	34	23	10	24	35
Housedresses.....	27	19	36	24	34	37	33	31
Other dresses.....	77	52	75	84	67	56	75	67
Skirts, blouses, sweaters.....	73	43	64	84	62	48	59	80
Materials for above items.....	54	33	55	57	62	50	68	65
Shoes.....	97	95	95	98	95	94	96	94
Hats.....	59	38	64	59	39	15	34	71
Gloves.....	40	19	38	47	29	10	29	49
Hose.....	99	100	100	99	94	90	95	98
Handbags, purses.....	67	57	61	72	56	38	54	78
Umbrellas.....	21	19	22	21	12	4	12	20
Care of clothing.....	98	90	98	99	96	87	100	100

TABLE 29.—CLOTHING: *Average expenditure for items of clothing for general wear, by employment status of wives and family income*

[Average based on total number of wives.]

Item	Employed wives				Nonemployed wives			
	All	Family income (after tax)			All	Family income (after tax)		
		Under \$3,000	\$3,000-\$4,999	\$5,000 and over		Under \$3,000	\$3,000-\$4,999	\$5,000 and over
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
Total.....	196.75	91.13	147.71	249.78	113.00	62.19	111.27	165.84
Raincoats.....	2.33	2.37	2.17	2.42	1.19	.37	1.35	1.87
Other coats.....	15.05	10.23	9.15	19.78	7.21	5.04	8.00	8.56
Suits.....	12.80	7.45	8.58	16.58	7.36	1.86	6.63	14.09
Housedresses.....	7.05	3.27	6.29	8.33	6.05	5.61	5.28	7.13
Other dresses.....	35.01	10.83	23.52	47.32	22.68	12.35	23.32	32.22
Skirts, blouses, sweaters.....	25.12	7.44	14.22	35.70	10.11	5.76	8.54	16.12
Materials.....	12.15	3.25	10.76	14.89	8.62	4.70	9.05	12.17
Shoes.....	29.92	13.96	24.57	36.63	19.28	11.45	19.46	26.63
Hats.....	5.33	1.47	4.67	6.55	3.21	.82	3.13	5.99
Gloves.....	1.71	.55	1.07	2.35	.99	.18	.87	1.95
Hose.....	19.02	15.79	18.71	19.88	8.65	5.62	8.22	12.23
Handbags, purses.....	5.85	2.08	4.08	7.75	3.86	1.26	3.60	6.95
Umbrellas.....	.72	.49	.72	.76	.42	.10	.38	.85
Care of clothing.....	24.70	11.97	19.20	30.84	13.37	7.06	13.44	19.09

Among wives spending for individual items of clothing and accessories for general use, the employed spent more than the nonemployed for every one except umbrellas. The employed wives who bought suits, for example, spent, on the average, \$44.08 and the nonemployed \$32.12. Those who bought shoes spent \$30.92, compared with \$20.30. The higher expenditures of the employed wives may have been due to the purchase of a larger number of garments, or more expensive ones, or both.

At each level of income based on the husband's income alone, wives spent about twice as much for clothing for general wear when they were employed as when they were not. In other words, the working wives had more or better clothing than they would have had if they had depended upon their husband's income alone for clothing purchases. Average expenditures for clothing for general wear by women with husbands in specified income groups were as follows:

	<i>Average clothing expenditure</i>	
	<i>Employed wives</i>	<i>Nonemployed wives</i>
Husband's income (after tax):		
Under \$3,000.....	\$136.53	\$ 62.19
\$3,000-\$4,999.....	219.24	111.27
\$5,000 and over.....	321.21	165.84

Expenditures for Work Clothing

The employed women gave information on spending for clothing bought primarily or exclusively for wear at work. The items listed included uniforms; overalls, coveralls, and slacks; special footwear; rental of work clothing; and care, repair, and alteration of work clothing.

Of the 186 employed wives, 40 (22 percent) reported expenditures for work clothing. The proportion varied among occupational groups—

TABLE 30.—CLOTHING: *Employed wives wearing specified types of clothing at work, by family income*

Family income (after tax)	Street clothes	Housedresses	Uniforms	Jeans, slacks, overalls
	Percent	Percent	Percent	Percent
All.....	58	20	18	7
Under \$3,000 ¹	14	38	48	5
\$3,000-\$4,999 ²	50	22	20	11
\$5,000 and over ²	71	15	11	5

¹ One reported two types of clothing.

² Two reported two types of clothing.

56 percent of the service workers, 35 percent of the professional and managerial group, 15 percent of those in operative and kindred work, and 2 percent of the clerical and sales workers. Working wives in lower income families were more likely to hold jobs requiring special work clothing than those with higher incomes (table 30). Therefore, the amount spent for work clothing by working wives as a whole decreased as family income increased (table 31). The average amount spent by the wives reporting any such expenditures was about the same in each income group.

TABLE 31.—CLOTHING: *Employed wives reporting expenditures for special work clothing, and average expenditure, by family income*

Family income (after tax)	Wives reporting expenditures		Average expenditure by —	
			Wives reporting expenditures	All employed wives
	<i>Number</i>	<i>Percent</i>	<i>Dollars</i>	<i>Dollars</i>
All	40	22	44.79	9.63
Under \$3,000..	8	38	43.42	16.53
\$3,000-\$4,999..	18	28	45.31	12.74
\$5,000 and over	14	14	44.90	6.22

Expenditures for General and Work Clothing Combined

The use of street clothes for on-the-job wear by so many employed wives undoubtedly accounts in part for their higher expenditures for items in the "general wear" list. This is especially true for the high-income families, in which 71 percent of the wives wore street clothes for work. Although the wives in the low-income group spent less for clothing for general wear, they spent more for work clothing.

Thus, there is no clear-cut division between expenditures for clothing for general wear and "work" clothing. Insofar as more or better street clothes are bought because they are needed for work, their cost may be considered as much a job-related expense as that for work clothing. And insofar as work clothing takes the place of general-wear garments because it is worn for a considerable portion of the woman's time, its cost may be considered a part of her every-day living expense.

Combined expenditures for general and work clothing for the employed wives averaged \$206, and ranged from \$108 for the under-\$3,000 to \$256 for the \$5,000-and-over income group. (See chart 3.) On the basis of the combined lists, employed wives spent, on the average, \$46 more than the nonemployed wives at the low-, \$49 at the medium-, and \$90 at the high-income level.

Expenditures for Personal Care

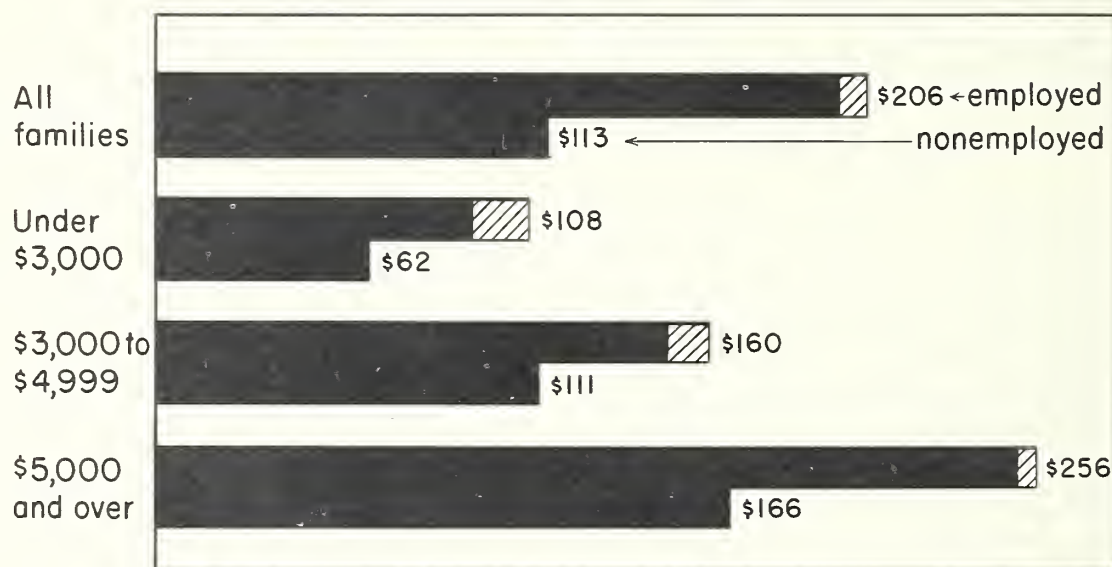
All but one employed and two nonemployed wives reported expenditures in 1957 for personal care (services in beauty shops, cosmetics, and supplies for home permanents or hair straightening). The employed wives reported expenditures averaging \$54, the nonemployed \$33. These expenditures increased with family income in both groups, and were higher for employed than nonemployed wives at each income level, as the following summary shows:

Family income (after tax) :	Average expenditure for personal care	
	Employed wives	Nonemployed wives
All	\$54	\$33
Under \$3,000	35	21
\$3,000-\$4,999	46	32
\$5,000 and over.....	62	45

The employed wives as a group spent, on the average, \$21 more than the nonemployed for personal care. The difference increased from \$14 more for employed wives in the low-income group to \$17 in the highest.

CLOTHING EXPENDITURES OF WIVES

By Family Income and Employment Status



Clothing: general wear  special work 

FAMILY INCOME AFTER TAXES. FAMILIES IN DUBLIN, GRIFFIN, LA GRANGE, ROME, GA., 1957.

U. S. DEPARTMENT OF AGRICULTURE

AGRICULTURAL RESEARCH SERVICE

CHART 3

HOME OWNERSHIP AND HOUSEHOLD FACILITIES; HOUSEHOLD EQUIPMENT

Home Ownership and Household Facilities

A slightly larger proportion of the families with employed wives owned their homes (table 32). Ownership increased with family income in both groups. Among families with incomes under \$3,000, those with employed wives were less likely to be owners than those with nonemployed wives. At higher family income levels the two groups differed little in their rates of home ownership.

At each level of income, on the basis of the husband's income alone, a family was more likely to be living in an owned home if the wife was employed than if she was not, as the following summary shows:

	<i>Families owning home</i>	
	<i>Employed wives</i>	<i>Nonemployed wives</i>
	<i>Percent</i>	<i>Percent</i>
Husband's income (after tax):		
All	59	55
Under \$3,000	45	37
\$3,000-\$4,999	67	57
\$5,000 and over	79	69

Home ownership among young families (with wives under 30) was considerably higher when wives were employed than when they were not (49 percent and 36 percent, respec-

tively). The fact that so many more employed-wife families had attained home ownership may have been attributable in part to the wife's financial contribution. Among families with wives 30 to 39 years old, 59 percent of those with employed wives and 65 percent with nonemployed wives owned their homes. In the oldest group (40 to 54 years) owners were 67 percent of the total in each employment-status group.

A large majority of both the employed and the nonemployed wives had homes provided with the common household facilities—piped running water, hot water in continuous supply, flush toilet, bathtub or shower, and telephone. At each family income level the employed wives were somewhat less likely to have these facilities than the nonemployed. This difference in favor of the nonemployed was greatest among low-income families, least among those with high incomes.

Household Equipment

Taken as a whole the two groups of wives were quite well matched in ownership of household appliances and equipment (table 33). At

TABLE 32.—HOME OWNERSHIP AND HOUSEHOLD FACILITIES: *Families owning homes and having specified household facilities and automobile, by employment status of wives and family income*

Item	Employed wives				Nonemployed wives			
	All	Family income (after tax)			All	Family income (after tax)		
		Under \$3,000	\$3,000-\$4,999	\$5,000 and over		Under \$3,000	\$3,000-\$4,999	\$5,000 and over
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Home ownership	59	14	53	72	55	37	57	69
Running water	96	81	97	99	98	94	100	100
Continuous hot water	87	52	81	97	87	62	95	100
Flush toilet	96	76	97	99	97	92	99	100
Bathtub or shower	90	57	88	98	88	67	95	100
Central heat	47	14	28	65	55	17	63	84
Telephone	87	43	83	98	79	52	87	96
Automobile	86	43	84	96	88	65	95	100

TABLE 33.—HOUSEHOLD EQUIPMENT: *Families having specified items of equipment, by employment status of wives and family income*

Item	Employed wives				Nonemployed wives			
	All	Family income (after tax)			All	Family income (after tax)		
		Under \$3,000	\$3,000– \$4,999	\$5,000 and over		Under \$3,000	\$3,000– \$4,999	\$5,000 and over
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Refrigerator, electric or gas.....	99	90	100	100	97	90	100	100
Range, electric or gas.....	97	71	100	100	96	85	100	100
Home freezer.....	12	0	11	15	11	6	13	12
Washing machine, electric.....	¹ 76	43	80	¹ 81	89	75	96	94
Automatic.....	54	5	42	72	61	29	63	92
Nonautomatic.....	22	38	38	8	28	46	33	2
Clothes dryer, electric or gas.....	6	0	2	10	10	4	8	20
Vacuum cleaner.....	53	5	39	72	59	23	66	86
Sewing machine ²	58	29	62	60	63	46	62	80
Electric.....	39	14	30	50	45	19	50	65
Treadle.....	20	14	34	12	18	27	14	14
Electric iron ²	99	90	100	100	99	96	100	100
Steam.....	45	14	36	57	38	23	38	53
Standard.....	69	81	72	64	73	77	71	69
Electric food mixer.....	59	10	56	71	57	19	68	82
Garbage disposal unit.....	3	0	0	6	2	0	1	6
Electric ironer.....	4	0	0	8	3	0	4	4
Room air conditioner.....	11	0	9	14	13	2	9	29
Electric fan.....	89	67	92	91	81	63	88	88
Electric skillet, fry pan.....	18	0	19	21	16	2	14	33
Electric deep fat fryer.....	30	14	28	34	28	4	39	35
Electric coffeemaker.....	52	10	42	67	52	19	63	69
Electric toaster.....	47	14	39	59	47	15	50	73
Electric blanket.....	18	0	16	23	15	10	12	24
Television.....	93	76	89	99	88	71	92	100
Radio.....	94	76	94	97	96	88	100	96

¹ Includes one for which type was not ascertained.

² Includes a few who owned both kinds.

each family income level, however, the employed wives were less likely to have individual items. Among families with less than \$3,000 family income (after tax), for example, electric washing machines were owned by 43 percent of the employed as compared with 75 percent of the nonemployed wives, sewing machines by 29 percent and 46 percent; food mixers by 10 and 19 percent; and electric or gas ranges by 71 and 85 percent, respectively.

Differences were less marked as income increased.

Wives whose husbands had low incomes (under \$3,000) were more likely to have the listed items of equipment when they were employed than when they were not (tables 33 and 34). When the husbands' incomes were in the middle or high range, this advantage of the employed wives tended to disappear. These data suggest that working wives whose husbands had low

TABLE 34.—HOUSEHOLD EQUIPMENT:
Families with employed wives having specified items of equipment, by husband's income

Item	Employed wives			
	All	Husband's income (after tax)		
		Under \$3,000	\$3,000-\$4,999	\$5,000 and over
	Percent	Percent	Percent	Percent
Refrigerator, electric or gas	99	97	100	100
Range, electric or gas	97	92	100	100
Home freezer	12	8	15	11
Washing machine, electric	¹ 76	72	76	¹ 95
Automatic	54	38	61	84
Nonautomatic	22	34	14	11
Clothes dryer, electric or gas	6	1	10	5
Vacuum cleaner	53	34	61	89
Sewing machine ²	58	55	58	63
Electric	39	28	43	58
Treadle	20	28	16	5
Electric iron ²	99	97	100	100
Steam	45	32	48	79
Standard	69	74	68	53
Electric food mixer	59	39	72	74
Garbage disposal unit	3	0	3	16
Electric ironer	4	0	5	16
Room air conditioner	11	3	13	32
Electric fan	89	88	88	95
Electric skillet, fry pan	18	9	18	47
Electric deep fat fryer	30	24	34	26
Electric coffeemaker	52	32	61	84
Electric toaster	47	31	55	74
Electric blanket	81	11	22	26
Television	93	85	98	100
Radio	94	89	96	100

¹ Includes one for which type was not ascertained.

² Includes a few who owned both kinds.

incomes used part of their own earnings to provide their homes with equipment they could not have had from their husbands' incomes alone. With higher incomes the husbands were able to provide more of these themselves.

Purchase of household equipment and automobiles in 1957.—Approximately three-fifths of the employed and nonemployed wives' families bought one or more of the listed items of household equipment during 1957. Families of employed wives spent slightly more for equipment—averaging \$162 as compared with \$136. The expenditure increased with family income in both groups. In the employed group it increased from \$126 in low-income to \$173 in high-income families. Among the nonemployed it rose from \$87 to \$163 in the corresponding income groups. Families with younger wives spent somewhat more than older ones. This might be expected, since young wives are likely to be in the process of acquiring a stock of household durables.

Approximately seven-eighths of the families of both employed and nonemployed wives owned an automobile (86 and 88 percent, respectively). In families with employed wives, car ownership ranged from 43 percent of the under-\$3,000 income group to 96 percent of the \$5,000-and-over group. In families with nonemployed wives it ranged from 65 percent of the low-income to 100 percent of the high-income group.

One-fifth of each group bought a car in 1957. In the low-income group only 10 percent of the employed as compared with 25 percent of the nonemployed bought a car. In the medium- and high-income groups about 20 percent of each purchased an automobile.

Table 35 shows the proportion of families in the two groups that reported purchase of individual items of household equipment and automobiles in 1957.

TABLE 35.—HOUSEHOLD EQUIPMENT: *Families buying specified items of equipment and automobiles in 1957, by employment status of wives and family income*

Item	Employed wives				Nonemployed wives			
	All	Family income (after tax)			All	Family income (after tax)		
		Under \$3,000	\$3,000– \$4,999	\$5,000 and over		Under \$3,000	\$3,000– \$4,999	\$5,000 and over
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Refrigerator, electric or gas.....	6	0	5	8	7	6	9	6
Range, electric or gas.....	6	0	9	6	4	4	4	6
Home freezer.....	4	0	6	4	4	2	5	6
Washing machine electric.....	16	24	14	16	11	12	12	8
Automatic.....	13	5	12	15	9	8	12	8
Nonautomatic.....	3	19	2	1	1	4	0	0
Clothes dryer, electric or gas.....	3	0	2	5	3	2	3	4
Vacuum cleaner.....	5	0	5	6	3	2	3	4
Sewing machine, electric.....	3	0	3	4	3	2	3	6
Electric iron.....	9	5	5	13	8	6	9	6
Food mixer, electric.....	5	0	5	6	3	4	3	2
Air conditioner.....	4	0	5	5	3	0	1	10
Electric fan.....	12	14	12	11	6	8	5	4
Electric skillet.....	4	0	5	4	3	0	3	6
Electric fat fryer.....	1	0	2	0	2	2	4	0
Electric coffeemaker.....	2	0	3	2	2	0	1	4
Electric blanket.....	5	0	3	7	4	6	5	2
Electric toaster.....	2	0	2	2	2	0	3	2
Television.....	12	29	11	9	15	19	16	6
Radio.....	6	5	5	8	4	2	7	2
Automobile.....	20	10	22	21	22	25	21	20

APPENDIX A

THE SAMPLE¹

The data on which this publication is based were provided by 365 households in Dublin, Griffin, LaGrange, and Rome, Ga., in the spring of 1958. These households were from a sample drawn by the Georgia Agricultural Experiment Station for beef and poultry marketing studies conducted in the winter of 1957 and the spring of 1958.

The Experiment Station used the following procedure to obtain a representative sample for each of the four cities. From city directories for 1957 or 1956-57 every *n*th address was selected in clusters of three, and from new construction lists every *n*/3d address was selected without clustering. The *n* was not the same for all cities. To be included in the marketing surveys the households must have served at least one meal per day to some family member during the week preceding the interview.

The sample for the Institute of Home Economics survey consisted of all the households that gave schedules for the marketing studies and also met the following eligibility requirements: The household must include a husband-wife family of no more than six persons, in which the husband had been employed full time (2,000 hours) during 1957 and the wife was less than 55 years of age and either had been employed at least 1,000 hours in 1957 or had not been employed at all. Further requirements were that the husband and wife were not employed together in their own business, that their combined income in 1957 did not exceed \$15,000, and that the family had been in existence for at least a year.

From the data collected during the marketing surveys it was possible to determine which households were definitely not eligible for the Institute of Home Economics study. Some households which appeared to be eligible did not qualify at the time of the IHE visit.

The four cities combined were not selected to represent any specific larger universe. Nor does the sample represent the cities in their proper proportions (table 36). Therefore, the

¹ This section was prepared by Evelyn Grossman.

TABLE 36.—*Distribution of the population and samples, by city*

City	Population in 1950		Dwelling units visited for marketing survey	Schedules obtained for working wives survey
	Number	Percent	Percent	Percent
4 cities.....	79,000	100	100	100
Dublin.....	10,000	13	18	19
Griffin....	14,000	18	30	29
LaGrange..	25,000	32	28	24
Rome.....	30,000	37	24	28

expenditures and management practices reported are those of the particular households surveyed and do not necessarily apply to other households.

History of Visits

A total of 1,419 addresses were selected from the city directories to be visited for the marketing survey. Some of these structures were not dwelling units, and a few were not accounted for by the interviewers. Of 1,380 dwelling units visited, 5 percent were vacant (9 percent in LaGrange and 2 to 4 percent in the other cities). Insufficient information was obtained from nearly 6 percent of 1,315 occupied dwelling units to determine whether the households were eligible for the marketing survey. Of 1,241 households in the remaining occupied dwelling units, 18 were ineligible for the marketing survey and 23 refused to provide the data requested.

Twelve hundred households provided schedules for the marketing survey. From information given on them it was obvious that 715 did not meet eligibility requirements established for the IHE survey. Upon revisit to the other 485 households, 75 more were found to be ineligible and 12 had moved and could not be located. Of the 398 remaining eligible households, 365 provided schedules for the survey and 33 refused to cooperate. The scheduled

TABLE 37.—*Employment status of wives in scheduled households, by city*

City	Scheduled households		Households with —			
			Employed wives		Nonemployed wives	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
4 cities.....	365	100	186	51	179	49
Dublin.....	70	100	29	41	41	59
Griffin.....	106	100	67	63	39	37
LaGrange.....	88	100	53	60	35	40
Rome.....	101	100	37	37	64	63

families were about evenly divided between those where the wife was employed and those where she was not employed. The employed wives predominated in Griffin and LaGrange, nonemployed wives in Dublin and Rome (table 37).

Households not Providing Schedules

With nearly two-thirds of the 1,241 households ineligible, some information concerning the reasons is important to put the eligible households into proper perspective. Over two-fifths of the ineligible households did not include both husband and wife; about a third had a homemaker older than 54 years, and almost that proportion had a husband not employed full time. The proportions varied somewhat by city (table 38).

In the above table, a household is counted more than once if it is ineligible for more than one reason. Over 65 percent of the ineligible households were disqualified for one reason

only. The most prevalent single reason in all cities was not being a husband-wife household. Another 32 percent were disqualified for two reasons. The most prevalent reason in this group was having a homemaker 55 years of age or older. This was most often in conjunction with the nonhusband-wife household or with the husband not employed full time.

About one-third of the ineligible households did not provide answers to 1, 2, or 3 of the questions concerning eligibility. For the above analysis, it was assumed that these unanswered questions did not provide additional reasons for ineligibility.

Even though there were some nonparticipating eligible households (13 percent for both surveys combined), it does not seem worthwhile to investigate the bias of nonresponse. The sample is not representative of any general population group. Also, 6 percent of the occupied households were not reached at all and no information, even on their eligibility, was provided.

TABLE 38.—*Ineligible households by reason for ineligibility, by city*

[In each city all ineligibles = 100 percent]

Reason for ineligibility	4 cities	Dublin	Griffin	LaGrange	Rome
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Not husband-wife household.....	42	46	39	38	49
Homemaker 55 years or more.....	31	41	31	31	24
Husband not employed full time.....	29	22	29	38	24
Wife employed 1-999 hours.....	18	22	17	20	11
Seven or more members in household.....	11	13	13	10	6
Not housekeeping.....	2	1	3	1	4
Husband and wife employed in own business.....	2	5	1	1	2
Married less than 1 year.....	1	2	2	0	1
Income more than \$15,000.....	1	3	2	0	1

APPENDIX B

THE SCHEDULE

The schedule form reproduced on the following pages was used in the survey.

HHE Schedule No. _____
 City _____
 Segment No. _____
 Dwelling No. _____
 Ga. Schedule No. _____

HHE (Adm.)-61
 2/23/58
 Budget Bureau No.: 40-5810
 Approval Expires : June 30, 1958

UNITED STATES DEPARTMENT OF AGRICULTURE
 Agricultural Research Service
 Institute of Home Economics
 Washington 25, D. C.

EMPLOYMENT-RELATED EXPENDITURES AND
 MANAGEMENT PRACTICES OF WORKING WIVES

Family head _____ White _____
 Street address _____ Negro _____
 Enumerator _____

RECORD OF VISITS				FOR OFFICE USE ONLY		
Visit No.	Date	Time interview--		1. Household size	2. No. Children under 18	3. Color
		Began	Ended			
1.				4. Age of head	5. Age of wife	6. Years married
2.				7. Educ. of head	8. Educ. of wife	9. Income
3.				10.	11.	12.
4.				13.	14.	15.
Field Editor (Initials) Date				Washington Editor (Initials) Date		

Comments:

(ASK ALL WIVES)

B. EMPLOYMENT

1. Are you (wife) employed now in a paying job outside your home? Yes ___ No ___
 (If yes)
2. Kind of place employed _____
3. Type of job _____
4. How many days did you work during last 7 days? _____ Days
5. How many hours per day? _____ Hours
6. Were you (wife) employed in a paying job outside your home in 1957? Yes ___ No ___
7. Was your husband employed during 1957? Yes ___ No ___
- (If yes) (If yes)

Kind of place employed and type of job	Amount of time employed		Kind of place employed and type of job	Amount of time employed	
	Number of weeks (include paid vacations)	Number of hours per week		Number of weeks (include paid vacations)	Number of hours per week
(a)	(b)	(c)	(a)	(b)	(c)

8. Did you and your husband both work in the same business, owned by one or both of you? Yes ___ No ___
9. What is the main reason or reasons why you are working? _____
10. Number of years wife was employed since marriage Years
11. Number of years married Years
12. Number of years wife was employed before marriage Years

A. HOUSEHOLD COMPOSITION

Persons in household, by relationship to head	Age last birthday	School grade, fall 1957	Number of weeks a member of household in 1957			Living here during past 7 days?	
			Total	Here	Away	Yes	No
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
Family members							
1. Head (husband).....		xxx					
2. Wife.....		xxx					
3.							
4.							
5.							
6.							
7.							
8.							
9.							
Others (boarders, etc.)							
10.	xxx	xxx					
11.	xxx	xxx					
12.	xxx	xxx					

13. Number of children living away from home. _____
14. Highest grade in school completed by (a) wife: _____
 (b) husband: _____
15. Did you (wife) have any special vocational training, like nurse's training, business college, etc.? (Do not include high school or college training included in 14 above.) Yes ___ No ___
 (If yes)
16. What kind of training? _____
17. How long? _____ Years

(ASK WIVES EMPLOYED IN 1957)

The main purpose of this survey is to learn how much wives can contribute to family income by working in paid jobs. So we would like to know about your earnings in 1957, and about the expenses you had in connection with your job.

C. INCOME OF WIFE AND EXPENDITURES DIRECTLY RELATED TO EMPLOYMENT

Wife's income in 1957; wage and salary deductions and direct payments made	Amount per pay period	Number of pay periods	Total
(a)	(b)	(c)	(d)
1. Total wages or salary of wife (before deductions).....	\$		\$
(If item 1 is not known)			
2. Total take-home pay.....			
3. Unemployment compensation.....			
4. (If employed in own business) Net income from business (gross minus expenses) before income taxes.....			
5. Amount withheld from pay for:			
a. Social security, other retirement plans.....			
b. Federal income tax.....			
c. Hospital and medical insurance			
d. Union membership.....			
e. Other (bonds, etc.)(Specify)...			
6. Amount paid directly for:			
a. Social security.....			
b. Union membership.....			
7. Did you (wife) receive as part payment from your employer in 1957:			
a. Meals? Yes ___ No ___			
(If yes)			
Number of meals: _____ per week for _____ weeks: Total _____			
b. Goods or services? Yes ___ No ___			
(If yes)			
List and give value			
_____ \$			\$
_____ \$			\$

Row much did you (wife) pay out in 1957 for expenses connected with your job? (not already considered an expense in item C-4) (a)	Total expense (b)
8. Dues to professional and employee organizations.....	\$ _____
9. Tools, equipment, supplies, licenses for your job.....	_____
10. Professional or business magazines, books, papers.....	_____
11. Professional and business meetings, employee parties, and group meals.....	_____
12. Gifts, flowers for fellow employees or employers.....	_____
13. Charity and benefit drives at work.....	_____
14. Educational expenses related to job (evening classes, etc.).....	_____

What was your (wife's) expense in 1957 for: (a)	Amount per week (b)	Number of weeks (c)	Total expense (d)
Food at work (wife's):			
15. Meals (not including lunches packed at home).....	\$ _____	_____	\$ _____
16. Snacks (coffee, cokes, candy, etc.).....	_____	_____	_____
Transportation to and from work:			
17. Bus fares.....	_____	_____	_____
18. Taxi fares.....	_____	_____	_____
19. Rides in car pool, with friends, etc.	_____	_____	_____
20. Use of family car (DO NOT FILL; SEE 24a).....	xxx	xxx	_____
21. Other (Specify) _____	_____	_____	_____
Transportation on job (if not reimbursed):			
22. Use of family car (DO NOT FILL; SEE 24b).....	xxx	xxx	_____
23. Other (Specify) _____	_____	_____	_____

24. Number of miles family car was driven to take wife:
(a) To and from work (b) On the job (if not reimbursed)

(1) Miles (blocks) per day... _____

(2) Days per week..... _____

(3) Number of weeks..... _____

(4) Total for year..... _____

25. Did you have any injury or illness in 1957 that was due to your job? Yes _____ No _____

(If yes)
25. What? _____

27. What expense did you have in connection with this? (Do not include value of time lost from work, nor expenses paid by insurance company or employer).

a. Doctor bills..... \$ _____ c. Medicines, drugs.... \$ _____

b. Hospital..... \$ _____ d. Other (Specify)..... \$ _____

28. What type(s) of clothing did you wear on your job(s) in 1957?

a. Street clothes..... _____

b. Housedresses..... _____

c. Uniforms..... _____

d. Overalls, coveralls, slacks..... _____

e. Other (Specify) _____

29. What expense did you have in 1957 for special work clothing used exclusively or mainly for your job?

a. Uniforms..... \$ _____

b. Overalls, coveralls, slacks \$ _____

c. Special footwear..... \$ _____

d. Rental of work clothing.... \$ _____

e. Care, repair, alteration of special work clothing... \$ _____

f. Other (Specify)..... \$ _____

Two ways in which the practices of working wives and their families may be different from the practices of nonworking wives are: (1) in the kind and amount of expenditures they make for clothing, and (2) in their home management practices--in particular the hiring of help to do certain household tasks.

D. OTHER EXPENDITURES; MANAGEMENT PRACTICES

Row much did you (wife) spend in 1957 for these items of clothing for yourself? (a)	Number bought (b)	Expenditure Per item (c) Total (d)	
Readymade garments			
1. Raincoats.....	_____	\$ _____	\$ _____
2. Other coats, jackets.....	_____	_____	_____
3. Suits.....	_____	_____	_____
4. Housedresses.....	_____	_____	_____
5. Other dresses.....	_____	_____	_____
6. Skirts, blouses, sweaters.....	_____	_____	_____
Other			
7. Materials and findings to make garments listed above.....	xxx	xxx	_____
8. Shoes.....	prs.	_____	_____
9. Hats.....	_____	_____	_____
10. Gloves.....	prs.	_____	_____
11. Hose.....	prs.	_____	_____
12. Handbags, purses.....	_____	_____	_____
13. Umbrellas.....	_____	_____	_____
14. Care of clothing (cleaning, repair)	xxx	xxx	_____

15. What expense did you have in 1957 for personal care (for wife only)?

Services

- a. Permanent waves (or hair straightening)..... \$ _____
- b. Shampoos, finger waves, hair cuts, manicures, etc..... \$ _____

Commodities

- c. Supplies for home permanents (or hair straightening)..... \$ _____
- d. Cosmetics (powder, lipsticks, creams, lotions, rouge, deodorants, nail preparations, hair preparations, perfume, etc.)..... \$ _____

16. In 1957, did you do any home sewing (other than mending) for yourself or other members of your family? Yes _____ No _____

(If yes)

How many of these items did you make for them? (a)	Number made (b)
17. Dresses.....	_____
18. Coats, suits, jackets.....	_____
19. Skirts, blouses.....	_____
20. Curtains, draperies.....	_____
21. Slip covers, bedspreads.....	_____

22. Did you hire any sewing done for members of your family?

Yes _____ No _____

(If yes)

23. What was the expense for this work? (Include labor only, not materials and findings).....\$ _____

(If family has children of preschool through high school age)

In 1957, what expense did you have for:	Amount per week (b)	Number of weeks (c)	Total expense (d)
(a)			
24. Lunches for children at school (not including lunches packed at home).....	\$		\$
25. Help hired to care for children in your own home.....			
26. Care for children in home of relative, neighbor, etc., or in boarding home (include meals if furnished).....			
27. Nursery school or day school.....			
28. Other child care (Specify).....			

29. In 1957, did you:

(a) Send any of your laundry out to a commercial laundry or to a laundress?..... Yes ___ No ___

(b) Hire someone to do washing or ironing in your home? Yes ___ No ___

(If yes to 29 (a) or (b))

What articles did you send out or have done by a hired laundress? (a)	How many times (b)	Type of service			
		Wash and iron (c)	Wash only (d)	Iron only (e)	
30. Entire family laundry.....					
31. Flat work (sheets, pillow cases, towels, etc.).....					
32. Men's shirts.....					
33. Other (Specify).....					

34. What was your expense in 1957 for (a) laundry sent out? \$

(b) laundress hired to come to home? \$

35. In 1957, did you hire any help for general housework.... Yes ___ No ___

(If yes)

36. What was your expense in 1957 for help hired for housework?

(a) amount per day, \$

(b) number of days

(c) total expense \$

37. Do you have any hired household help at present? (Include help regularly employed for child care, laundering, or general work)

Yes ___ No ___

(If yes)

38. How many (a) days per week? days

(b) hours per day? hours

(IF WIFE WAS EMPLOYED IN 1957)

39. In 1957 did you have any expense in connection with your job, other than those I have asked about? Yes ___ No ___

(If yes)

40. For what? _____

41. How much? _____

(ASK ALL WIVES)

During 1957, did you

42. Buy on the installment plan any goods or services for family use, such as a car, furniture, household equipment, clothing, or jewelry? (include mail order purchases to be paid for in installments)

Yes ___ No ___

43. Borrow money from a bank, loan company, credit union, or individual to buy goods for family use, or to pay family bills? (include loans for family home)

Yes ___ No ___

44. Make any payments on goods bought or loans made for family purposes before 1957? (include payments on family home)

Yes ___ No ___

(If yes to any of the above)

Item bought or paid on (a)	Date (year) of purchase or loan (b)	Original amount of debt (c)	Amount paid in 1957 (include down payment if made in 1957) (d)
45.		\$	\$
46.			
47.			
48.			
49.			

(ASK ALL WIVES)

Practices in the use and preparation of food for the family may also be somewhat different when the wife is working than when she is not. The questions in this section are being asked to give some clues about this.

E. FOOD PRACTICES

1. During the past 7 days, how many meals paid for by you or your husband were eaten in restaurants, cafeterias, drive-ins, etc., by members of your family? Do not include meals at work or school. (Count as one meal each time each person ate out)

(a) Number of meals eaten out by family members.....

(b) Total expense for these meals..... \$

2. In the past 7 days, how many days were meals prepared in your home?

(a) Morning meal.....

(b) Noon meal.....

(c) Evening meal.....

(d) Packed lunches.....

Use of prepared or partially prepared foods

In the past 7 days have you used these foods in family meals or packed lunches? (a)	Yes	No	(If food was used)				
			How many times did you use this food for these meals				
			Morning	Noon	Evening	Packed lunch	
(b)	(c)	(d)	(e)	(f)	(g)		
Commercially frozen foods							
3. Meat, poultry, or fish.....							
4. Fruits.....							
5. Vegetables.....							
6. Fruit juices.....							
7. Soups.....							
8. Meat, poultry, or fish pies.....							
9. TV dinners (complete meals).....							
10. Fruit pies.....							
11. Other frozen foods (Specify).....							
Commercially canned foods (Do not include baby or junior foods)							
12. Meat, poultry, or fish.....							
13. Fruits.....							
14. Tomatoes.....							
15. Baked beans.....							
16. Other vegetables.....							
17. Fruit or vegetable juices.....							
18. Soups.....							
19. Canned mixtures (stew, chili con carne, spaghetti, etc.).....							
20. Other canned foods (Specify)....							
Purchased baked goods							
21. Yeast bread or rolls.....							
22. Cakes.....							
23. Pies.....							
24. Doughnuts, sweet rolls, buns....							
25. Cookies.....							
26. Other baked goods (Specify).....							

Use of prepared or partially prepared foods(Cont.)

In the past 7 days have you used these foods in family meals or packed lunches?	Yes	No	(If food was used)			
			How many times did you use this food for these meals			
			Morning	Noon	Evening	Packed lunch
(a)	(b)	(c)	(d)	(e)	(f)	(g)
Miscellaneous						
27. Lunch meats (wieners, bologna, liverwurst, etc.).....						
28. Packaged dinners (not frozen) like macaroni and cheese, chop suey, etc.....						
29. Pudding or pie filling mixes....						
30. Ready-to-eat cereals (flakes, etc.).....						
31. Purchased ice cream, sherbet, or other frozen desserts.....						
32. Purchased salad dressings.....						
33. Powdered coffee.....						

Home baking practices

Did you make or mix any of these batters (doughs) in the past 7 days?	Yes	No	(If yes)	
			How many times did you make it?	How many times did you make from purchased mix?
			(d)	(e)
(a)	(b)	(c)	(d)	(e)
34. Bread or rolls (yeast)				
35. Biscuits (baking powder or soda).....				
36. Corn bread.....				
37. Muffins.....				
38. Cake or gingerbread....				
39. Cookies				
40. Pie, pastry dough.....				
41. Waffles, griddle cakes..				
42. Other (Specify).....				

Home food preservation

43. Did you can, freeze, or preserve any foods in 1957? Yes ___ No ___

(If yes)

44. Number of quarts of food canned..... ___

45. Number of packages of fruit or vegetables frozen: ___ pts. ___ qts.

46. Number of pounds of meat, poultry, or fish frozen..... ___

47. Number of jars of fruit preserved (jams, jellies, etc.)..... ___

48. Number of quarts of pickles or relishes made..... ___

(ASK ALL WIVES)

F. HOUSING, HOUSEHOLD FACILITIES AND DURABLE GOODS

1. Do you own your home? (include paying for it) Yes ___ No ___

2. Does house have:

a. Running water piped into house..... Yes ___ No ___

b. Continuous hot water..... Yes ___ No ___

c. Indoor flush toilet..... Yes ___ No ___

d. Bathtub or shower..... Yes ___ No ___

e. Central heat..... Yes ___ No ___

(ASK ALL WIVES)

To get some idea of the working wife's money contribution to the family and to compare family incomes where wife is working and where she is not, we need information about the husband's income. The questions I am going to ask now are about your husband's earnings last year. They also include some questions about other income your family may have had last year, like income from interest and rents.

G. INCOME IN 1957

Husband's income in 1957	Amount per pay period	Number of pay periods	Total
(a)	(b)	(c)	(d)
1. Total wages or salary of husband (before deductions).....	\$		\$
(If item 1 is not known)			
2. Total take-home pay.....			
3. Amount withheld from pay for:			
a. Federal income tax.....			
b. Social security, retirement plans.....			
c. Hospital, medical insurance..			
d. Union membership.....			
e. Other (bonds, etc.).....			
4. (If employed in own business) Net income from business (gross minus expenses) before personal income taxes.....			

Did husband and/or wife have income in 1957 from:	Yes	No	Amount
(a)	(b)	(c)	(d)
5. Interest, dividends.....			\$
6. Relief payments, allotments, contributions, pensions, annuities, social security.....			
7. Rent from roomers.....			
8. Rent from real estate owned.....			xxx
(If yes)			
9. Total rent received.....	xxx	xxx	
10. Property expenses paid from income.....	xxx	xxx	

G. INCOME IN 1957 (continued)

Did husband and/or wife have income in 1957 from:	Yes	No	Amount
(a)	(b)	(c)	(d)
11. Payments from boarders.....			xxx
(If yes)			
12. Total payments received.....	xxx	xxx	\$
13. How much did boarders' food cost?....	xxx	xxx	
14. Farm or other business owned but not operated by husband or wife.....			xxx
(If yes)			
15. Total receipts from farm or business	xxx	xxx	
16. Business expense paid from income....	xxx	xxx	
17. Other (Specify).....	xxx	xxx	

18. Did any member of your family, other than you or your husband, have income in 1957 amounting to more than \$300?

Yes ___ No ___

(If yes)

19. How many?

(a) Sons or daughters under 19 _____

(b) Sons or daughters 19 or over _____

(c) Other (Specify) _____

20. Did any of these persons make financial contributions to the family in 1957 in the form of:

(a) Board paid?..... Yes ___ No ___ \$ _____

(b) Cash gifts?..... Yes ___ No ___ \$ _____

(c) Furniture or equipment bought for family use Yes ___ No ___ \$ _____

(If yes to c)

21. What items? _____

22. Number of dependents (for income tax purposes) _____

Item (a)	Do you have? (VERIFY)		(If "yes" checked in (b)) Do you own it?		(If "yes" checked in (d)) Did you buy it in 1957?		(If bought in 1957) How much did you pay for it?		
	Yes (b)	No (c)	Yes (d)	No (e)	Yes (f)	No (g)	Gross price (h)	Trade-in allowance (i)	Net price (j)
3. Electric or gas refrigerator							\$	\$	\$
4. Home freezer (separate from refrigerator)									
5. Freezer locker (rented)			xx	xx	xx	xx	xx	xx	xx
6. Electric or gas stove									
7. Washing machine									
8. Electric food mixer									
9. Pressure canner or sauce pan									
10. Garbage disposal unit									
11. Dishwasher									
12. Telephone			xx	xx	xx	xx	xx	xx	xx
13. Radio									
14. Television									
15. Automobile(s) (a) Number (b) Make(s) (c) Model year(s)									

(If family has a washing machine--item 7 above) 16. Is your washer electric? Yes ☐ No ☐
17. Is it automatic ☐ or nonautomatic ☐?

Item (a)	Do you have?		(If "yes" checked in (b)) Do you own it?		(If "yes" checked in (d)) Did you buy it in 1957?		(If bought in 1957) How much did you pay for it?		
	Yes (b)	No (c)	Yes (d)	No (e)	Yes (f)	No (g)	Gross price (h)	Trade-in allowance (i)	Net price (j)
18. Electric or gas clothes dryer									
19. Vacuum cleaner									
20. Sewing machine: (a) electric (b) treadle									
21. Electric iron: (a) standard (b) steam									
22. Electric ironing machine									
23. Room air conditioner									
24. Electric fan									
25. Electric skillet, frying pan									
26. Electric deep fat fryer									
27. Electric coffee maker									
28. Electric toaster									
29. Electric roaster									
30. Electric broiler									
31. Electric blanket(s) (number)									





